

A G E N D A
JAMES CITY COUNTY BOARD OF SUPERVISORS
WORK SESSION
County Government Center Board Room
101 Mounts Bay Road, Williamsburg, VA 23185
February 23, 2016
4:00 PM

A. CALL TO ORDER

B. ROLL CALL

C. BOARD DISCUSSIONS

1. 2016 Housing Conditions Study

D. CLOSED SESSION

1. Consideration of personnel matters pursuant to Section 2.2-3711 (A)(1) of the Code of Virginia: appointments to County Boards/Commissions, the appointment of the County Attorney; and discussion pertaining to the performance of the County Administrator
2. Closed Session Certifications

E. ADJOURNMENT

1. Adjourn until Regular Meeting

ITEM SUMMARY

DATE: 2/23/2016

TO: The Board of Supervisors

FROM: A. Vaughn Poller, Administrator of Housing and Community Development

SUBJECT: 2016 Housing Conditions Study

ATTACHMENTS:

	Description	Type
▣	Housing Study Memo	Cover Memo
▣	Housing Study Presentation	Presentation
▣	Housing Study Reference Materials	Exhibit

REVIEWERS:

Department	Reviewer	Action	Date
Housing & Community Development	Poller, Vaughn	Approved	2/10/2016 - 3:48 PM
Community Services	Vinroot, Rebecca	Approved	2/10/2016 - 3:59 PM
Publication Management	Burcham, Nan	Approved	2/10/2016 - 4:32 PM
Legal Review	Kinsman, Adam	Approved	2/11/2016 - 10:58 AM
Board Secretary	Fellows, Teresa	Approved	2/11/2016 - 11:45 AM
Board Secretary	Kinsman, Adam	Approved	2/16/2016 - 12:03 PM
Board Secretary	Fellows, Teresa	Approved	2/16/2016 - 1:44 PM

MEMORANDUM

DATE: February 23, 2016

TO: The Board of Supervisors

FROM: A. Vaughn Poller, Administrator of Housing and Community Development

SUBJECT: 2016 Housing Conditions Study

Having been designated via the Comprehensive Plan, staff from the Office of Housing and Community Development (OHCD) conducted a study of the County's housing stock. In the FY 15 budget an appropriation of \$100,000 was made to conduct the study. The study concentrated on residential structures built before 2000 and having an assessed value less than \$400,000. A field survey of built residential structures was conducted. Utilizing students from the College of William & Mary to augment the Virginia Tech staff, over 15,000 units were surveyed.

Staff looks forward to presenting the Board with preliminary field findings from the 2016 Housing Conditions Study. Ms. Mel Jones, with the Virginia Center for Housing Research at Virginia Tech, will present the preliminary results of the Conditions Study. Mr. Robert Krupicka of the planning firm czb, LLC (consulting firm to the study), will lead a discussion on the economic implication of housing conditions related to some of the findings.

The final report will be completed next month and will be published to the OHCD website at www.jamescitycountyva.gov/Housing. Attached for your reference are materials covering the broader focus areas of the study.

AVP/nb
2016HousingCondStdy-mem

Attachment

James City County Housing Study

Virginia Center for Housing Research at Virginia Tech and czbLLC

February 2016



Components

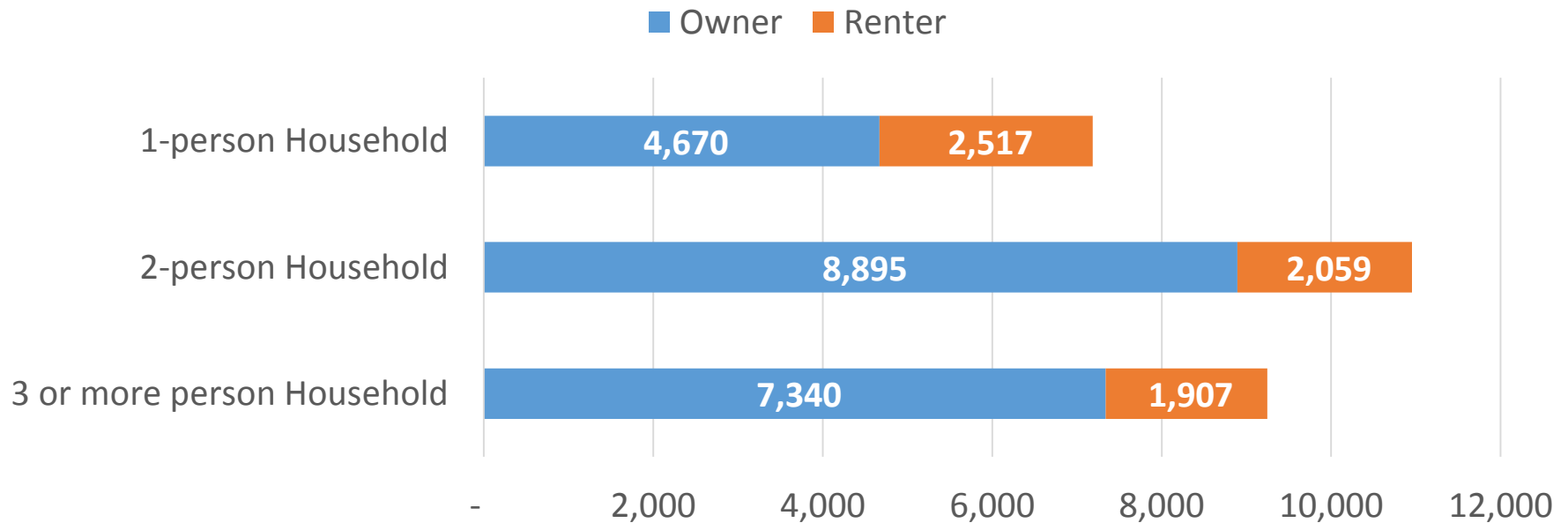
- Data Collection and Compilation
 - Publicly available data
 - County data
 - Proprietary data
 - Field survey data
 - Focus group data
 - Self-administered survey data
- Data Analysis
- Policy & Program Analysis
- Online, Interactive Final Report



Orientation

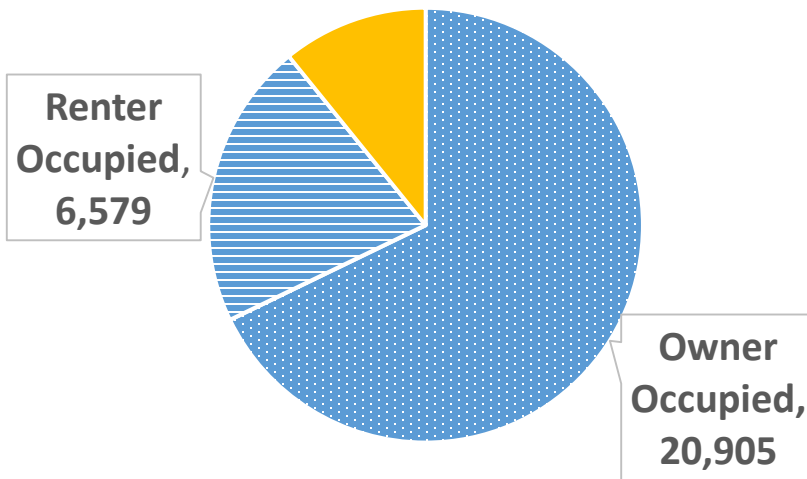
- 2014 POPULATION: 72,583
- 2014 HOUSEHOLDS: 29,312

Tenure by Household Size



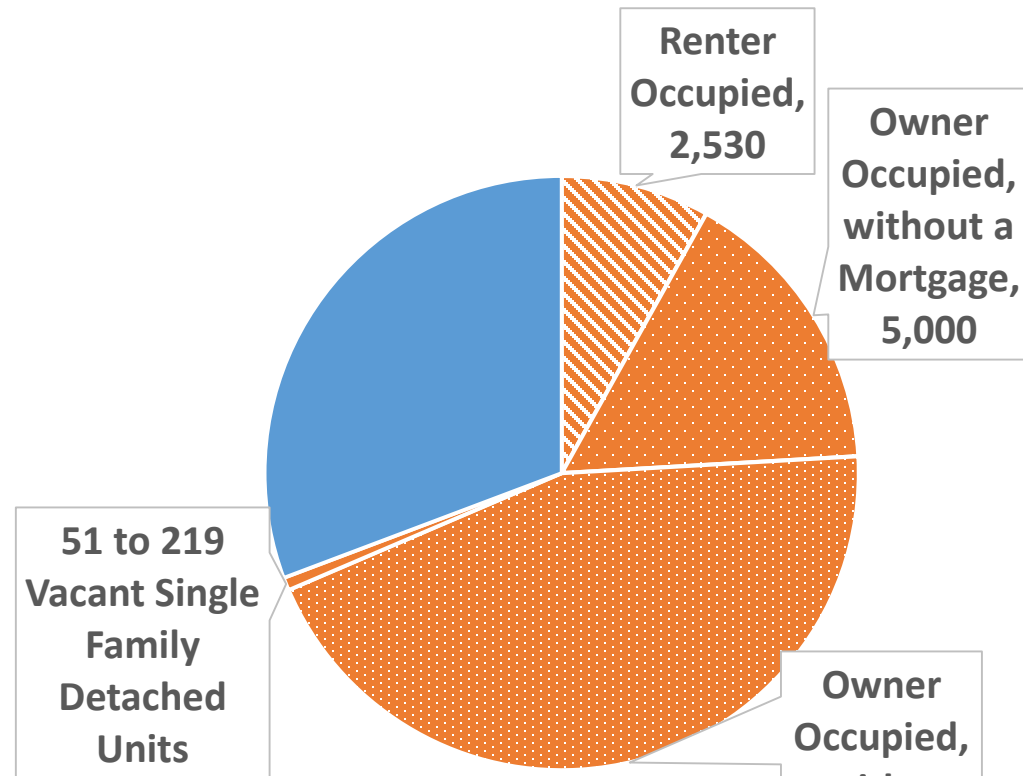
Orientation

Housing Units by Occupancy



- 27,484₁ (89%) are OCCUPIED
- Owner Occupied
- Renter Occupied
- 3,338₃ (11%) are VACANT

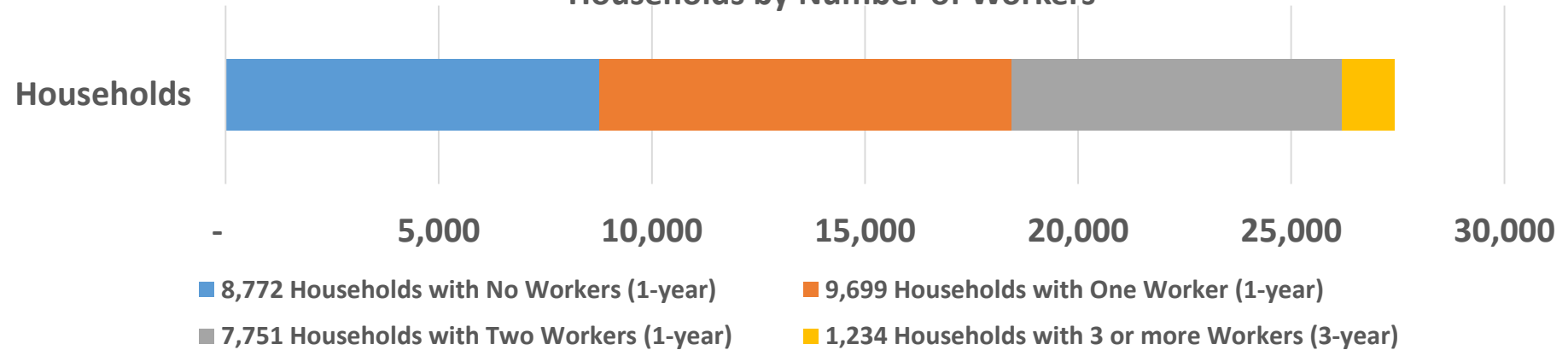
Attached Units and Detached Units
by Tenure of Occupants



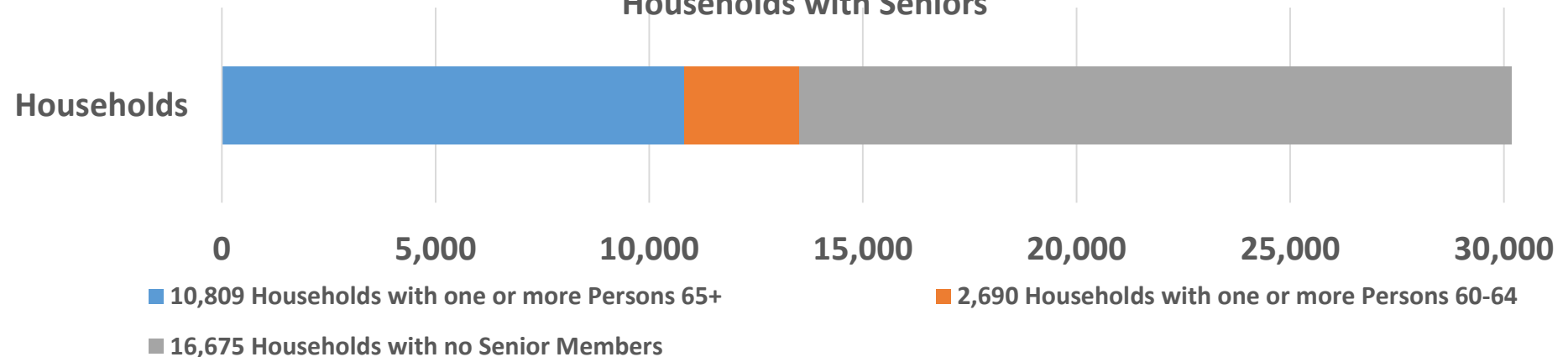
- 21,379 Single Family Detached (69% of total units)
- 9607 Attached Units (31% of total units)

Household Characteristics

Households by Number of Workers

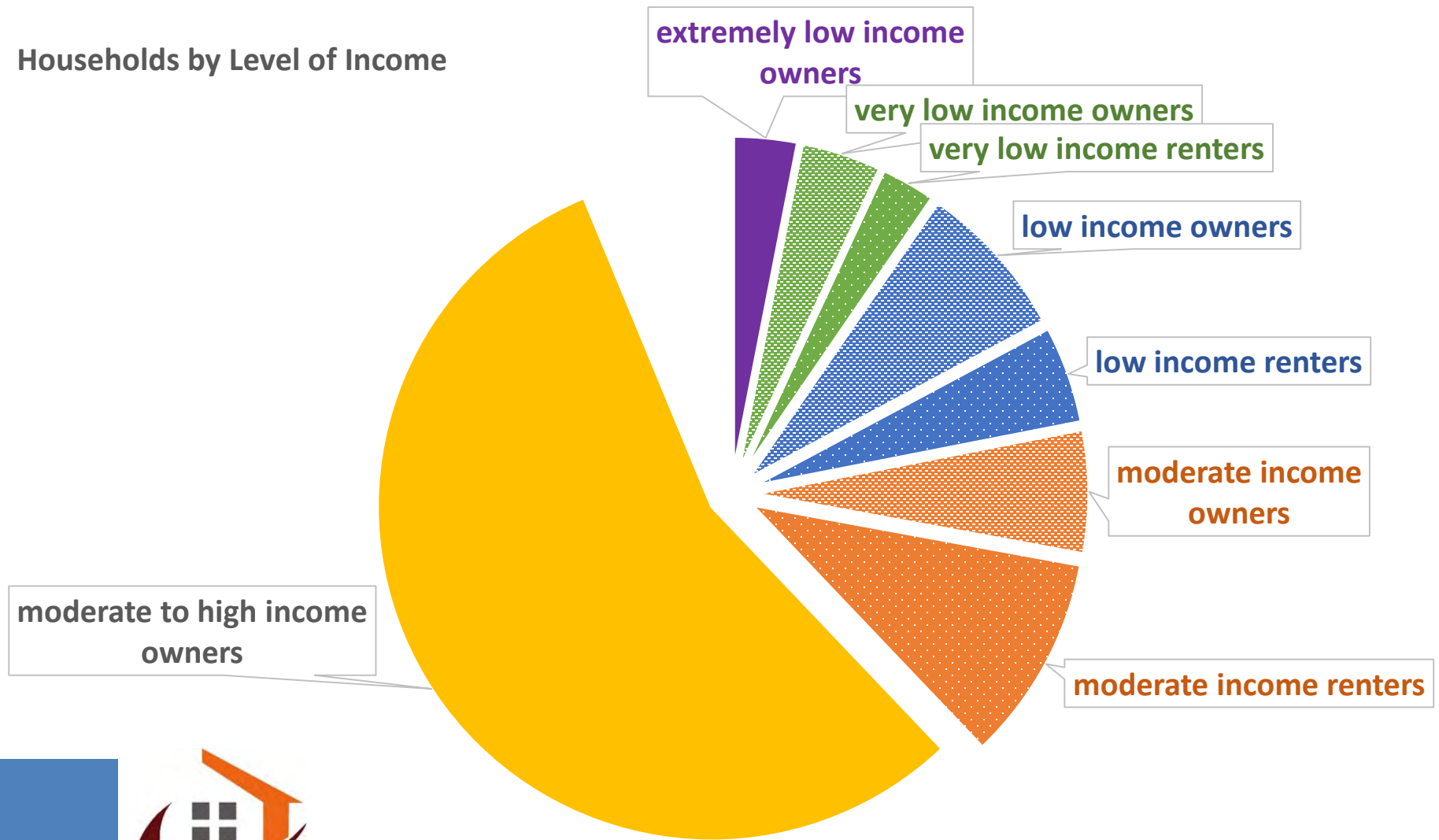


Households with Seniors



Household Characteristics

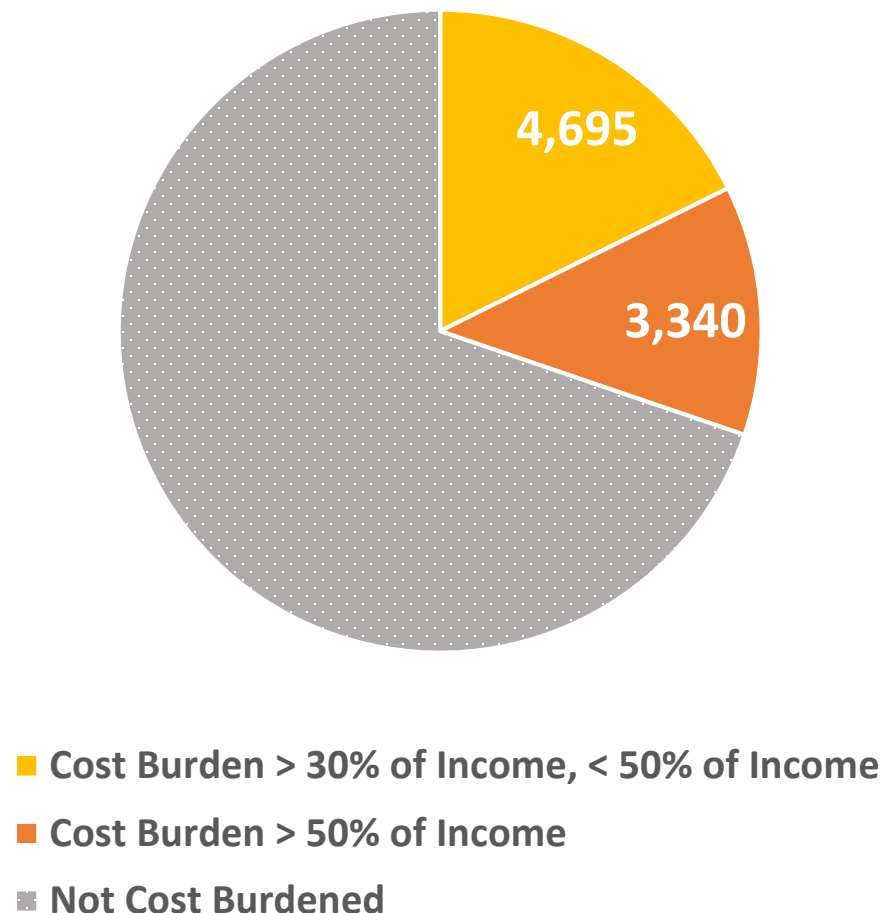
Households by Level of Income



Cost-burdened Households

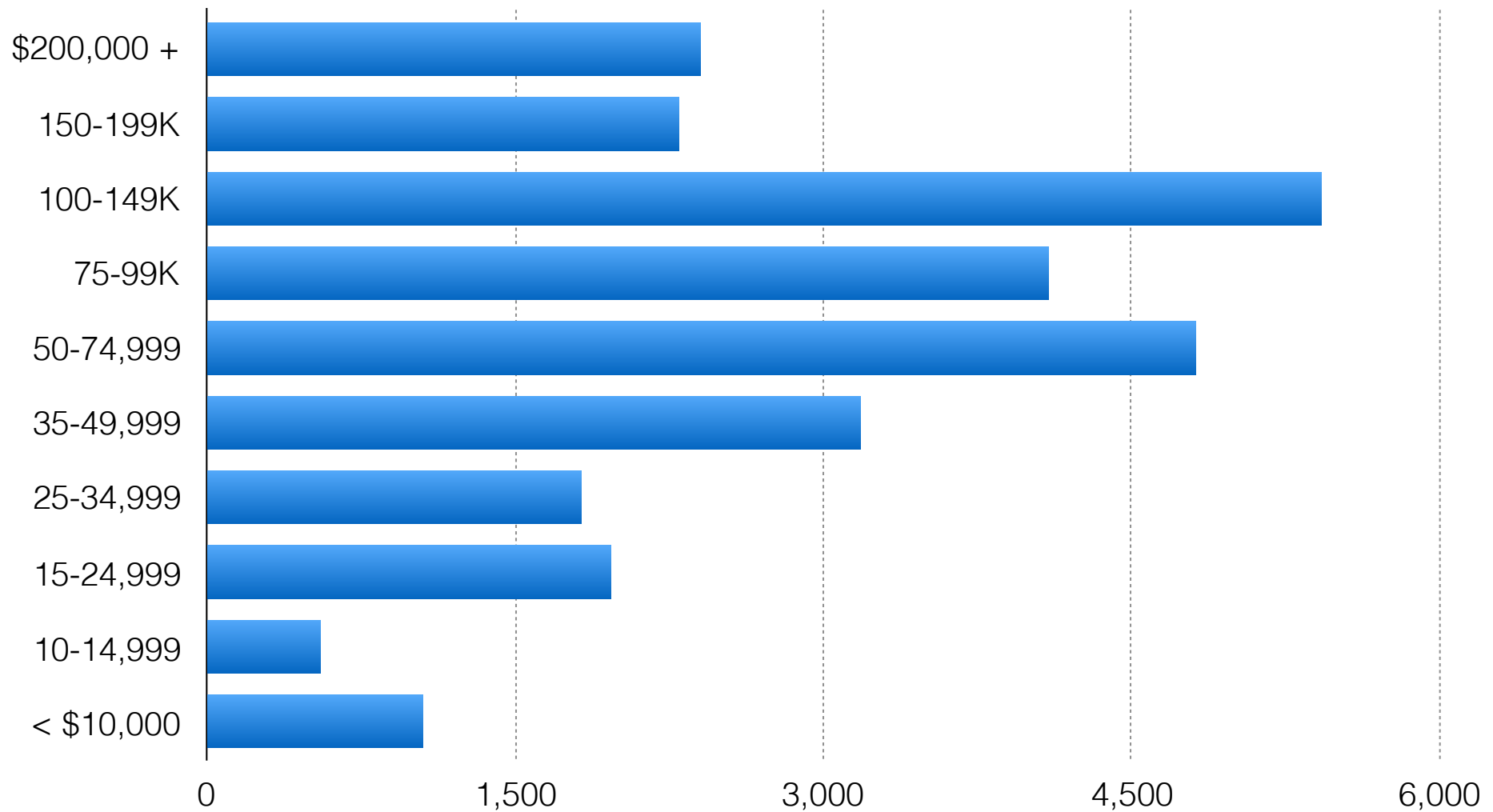
- Approximately **4,695 households pay more than 30% of their income for housing, but less than 50%**. These households are likely burdened by their housing costs. Cost-burdened households may have difficulty affording necessities such as food, clothing, transportation, and medical care.
- Approximately **3,340 are severely cost burdened, paying more than 50% of their income for housing**. Severely cost-burdened households face even harder choices between housing and other necessities.

Cost-burdened Households



James City County, VA

Top Tier Income Strength

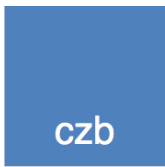
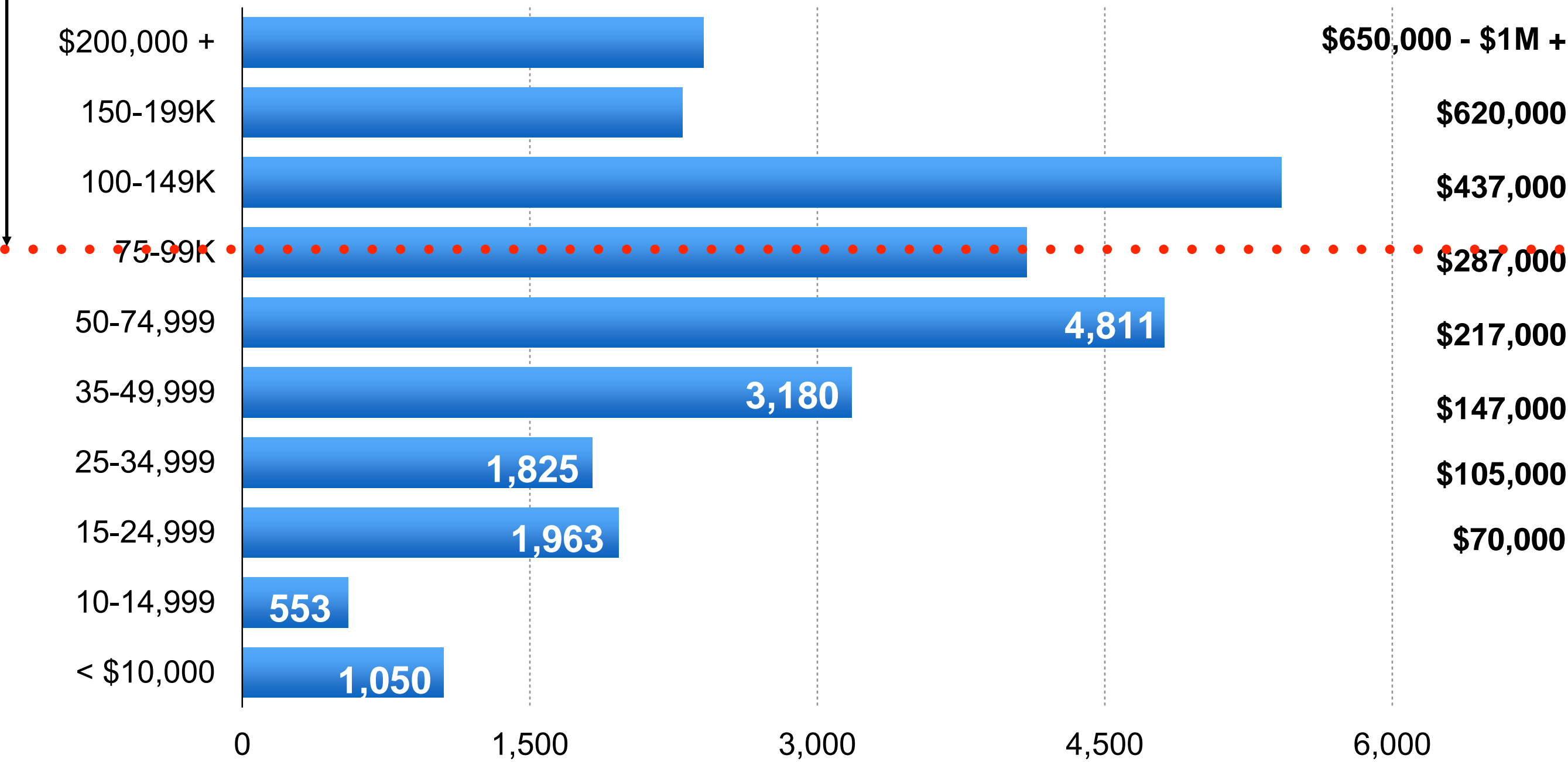


Income needed to **buy** a home

James City County, VA

Top Tier Income Strength with **Consequential Affordability Challenges**

Purchasing Power



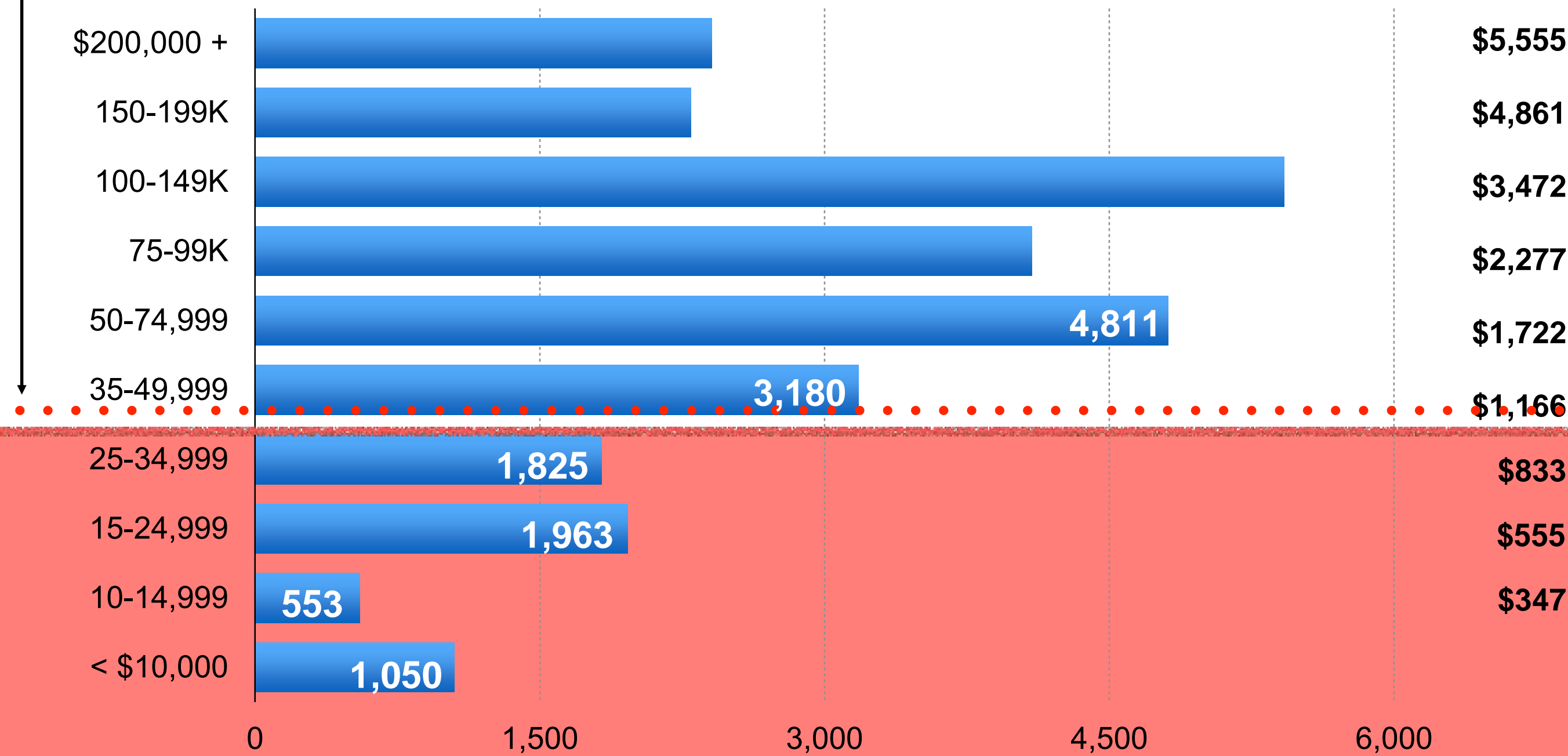
13,382 HHs not in a position to buy/own - this has consequences

Income needed to **rent** a home

James City County, VA

Top Tier Income Strength with **Consequential Affordability Challenges**

Affordable Monthly Rent



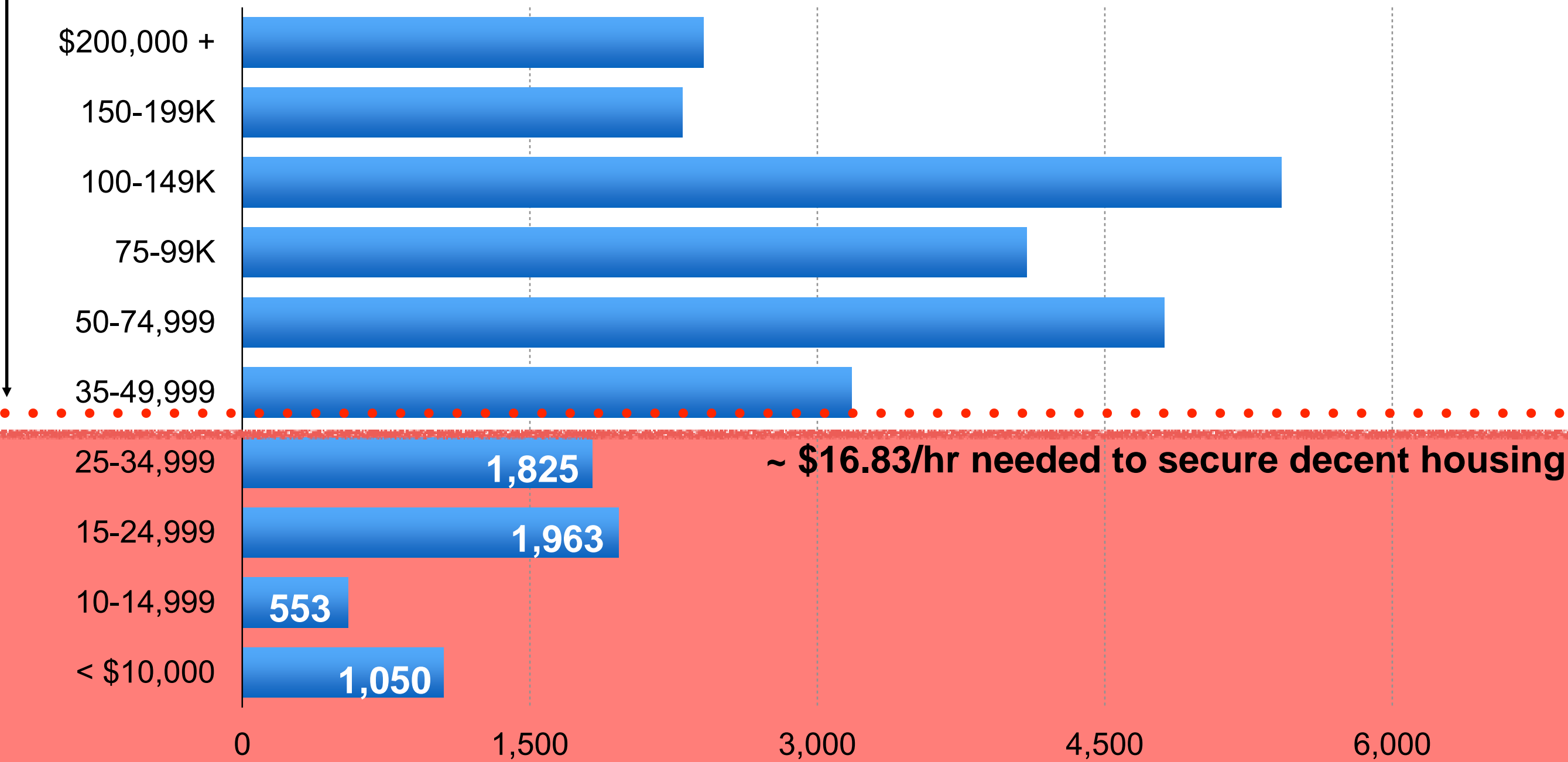
5,391 HHs not in a position to affordably rent decent housing - this has consequences

Income needed to **rent** a home

James City County, VA

Top Tier Income Strength with **Consequential Affordability Challenges**

Affordable Monthly Rent



5,391 HHs not in a position to affordably rent decent housing - this has consequences

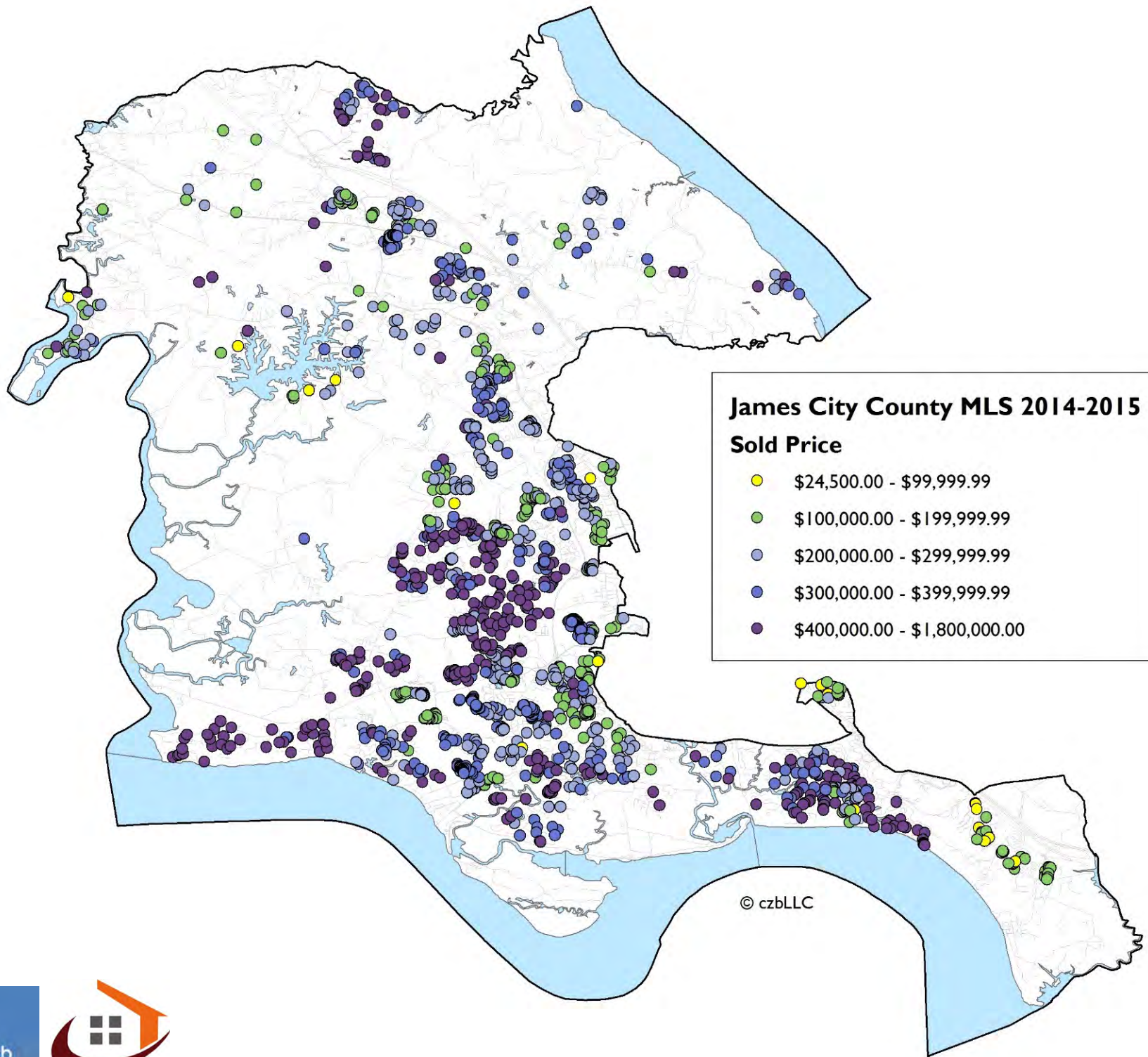
\$35,000 is an Important Line in James City County

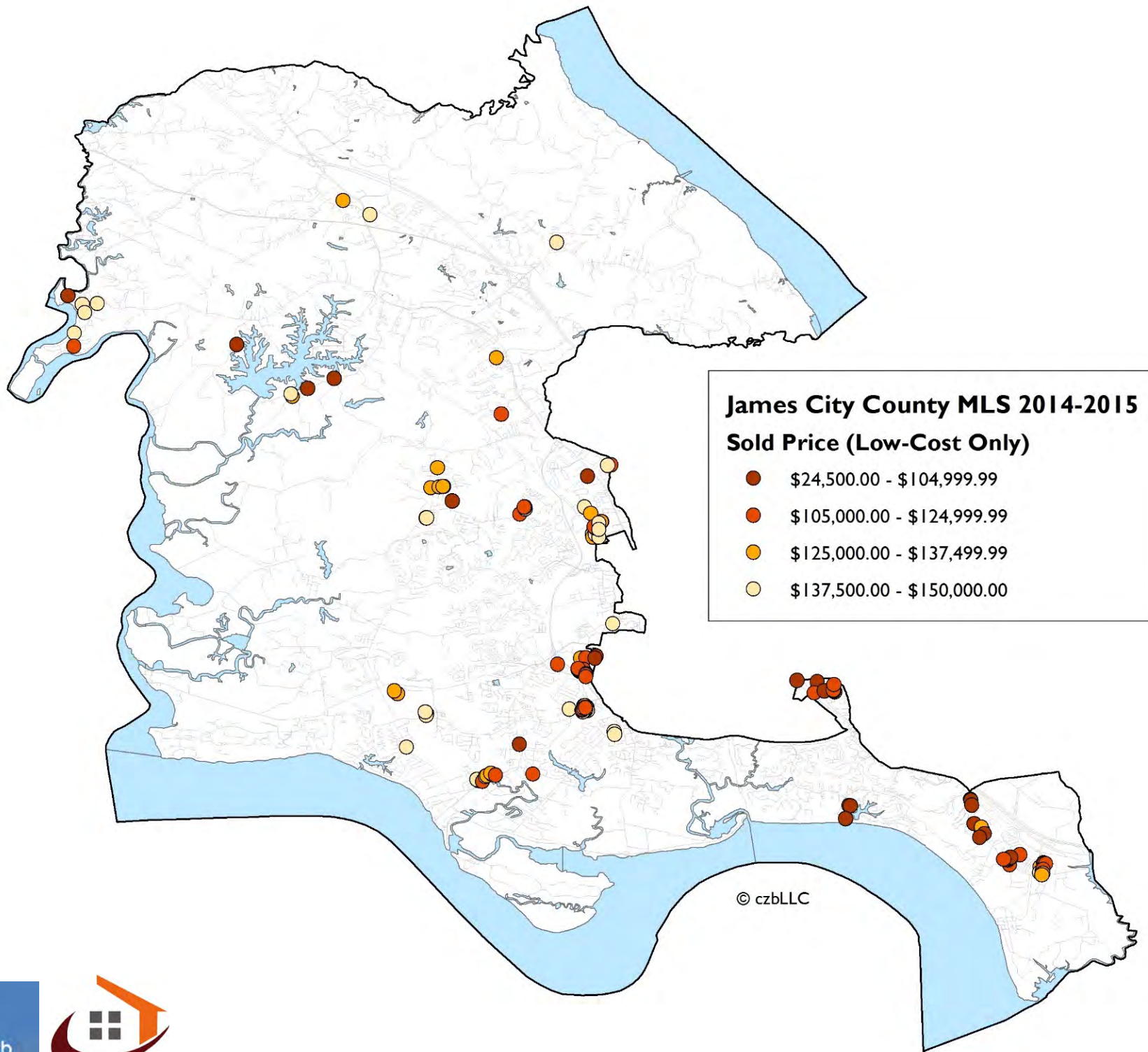
Top Tier Income Strength with **Consequential Affordability Challenges**

	Income Low	Income High	Cost Gap	# HHs	Annual/HH	Annual Gap
Low Income Elderly	10,000	14,999	347	553	7,884	4,359,852
	15,000	24,999	556	1,964	5,376	10,558,464
Service Sector	25,000	34,999	833	1,825	2,052	3,744,900
	Total					18,663,216



Below \$35,000 in annual income it is very hard to find decent housing in James City County





Healthy Home Assessment

"Is this home **showing signs** of being **very healthy**?"

"Very healthy"

...

"In-between"

...

"Very unhealthy"



Score: 1

VERY HEALTHY

This looks like:

- "Staying on top of the details"
- Roof, porch, windows, yard, landscaping, and details are all in strong condition.



Score 2:

HEALTHY
HOUSE

This looks like:

- "Doing well"
- Small attention to detail missing in roof, porch, windows, yard, landscaping or other areas



Score 3:

IN-BETWEEN

This looks like:

- "Could go either way"
- Attention to detail in roof, porch, windows, yard, landscaping or other details missing or not apparent



Score 4:

SLIPPING

This looks like:

- "1-2 red flags"
- Red flags include: Porch in bad shape, roof in bad condition, landscaping missing or overgrown/neglected, trash, screens torn, etc.

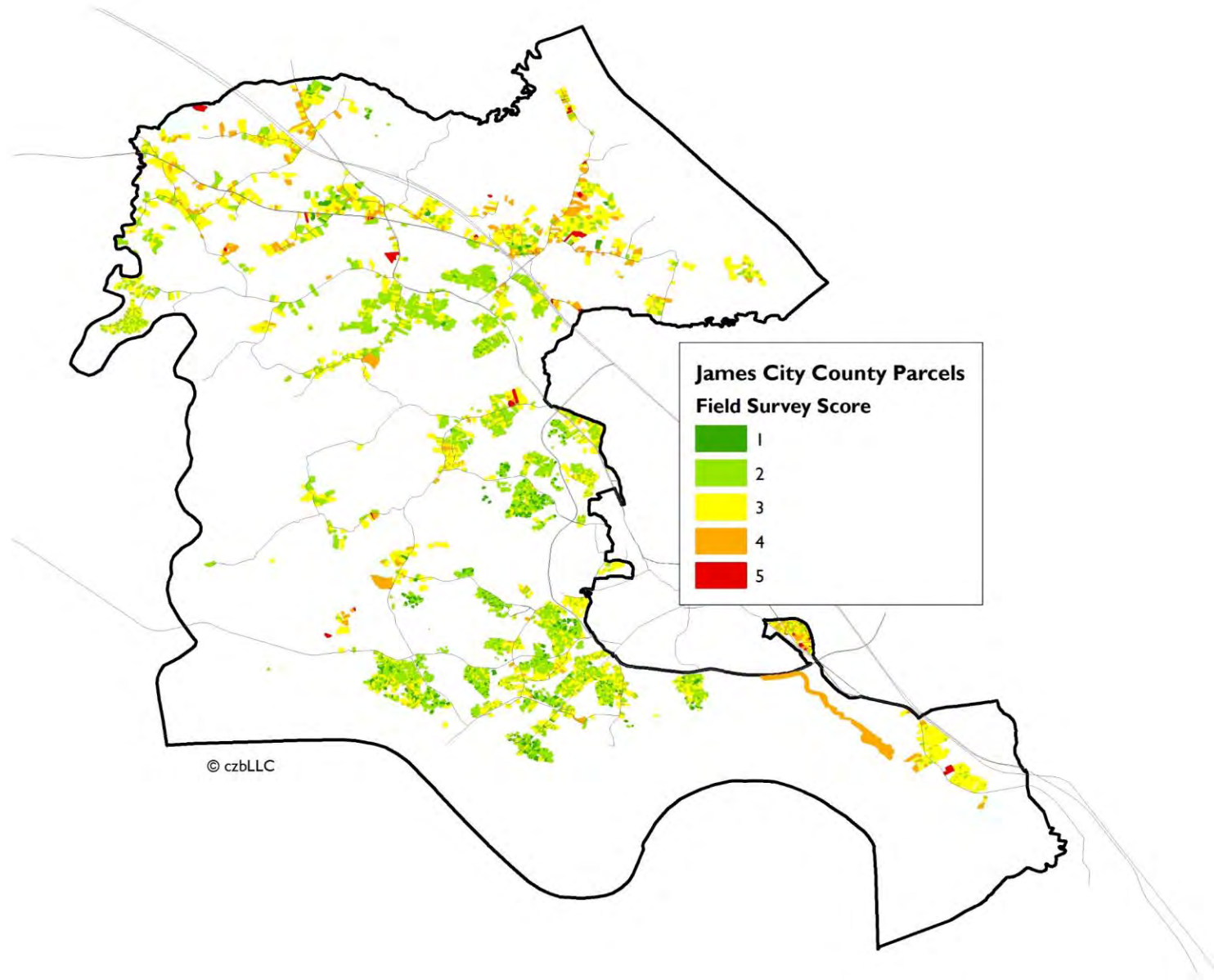


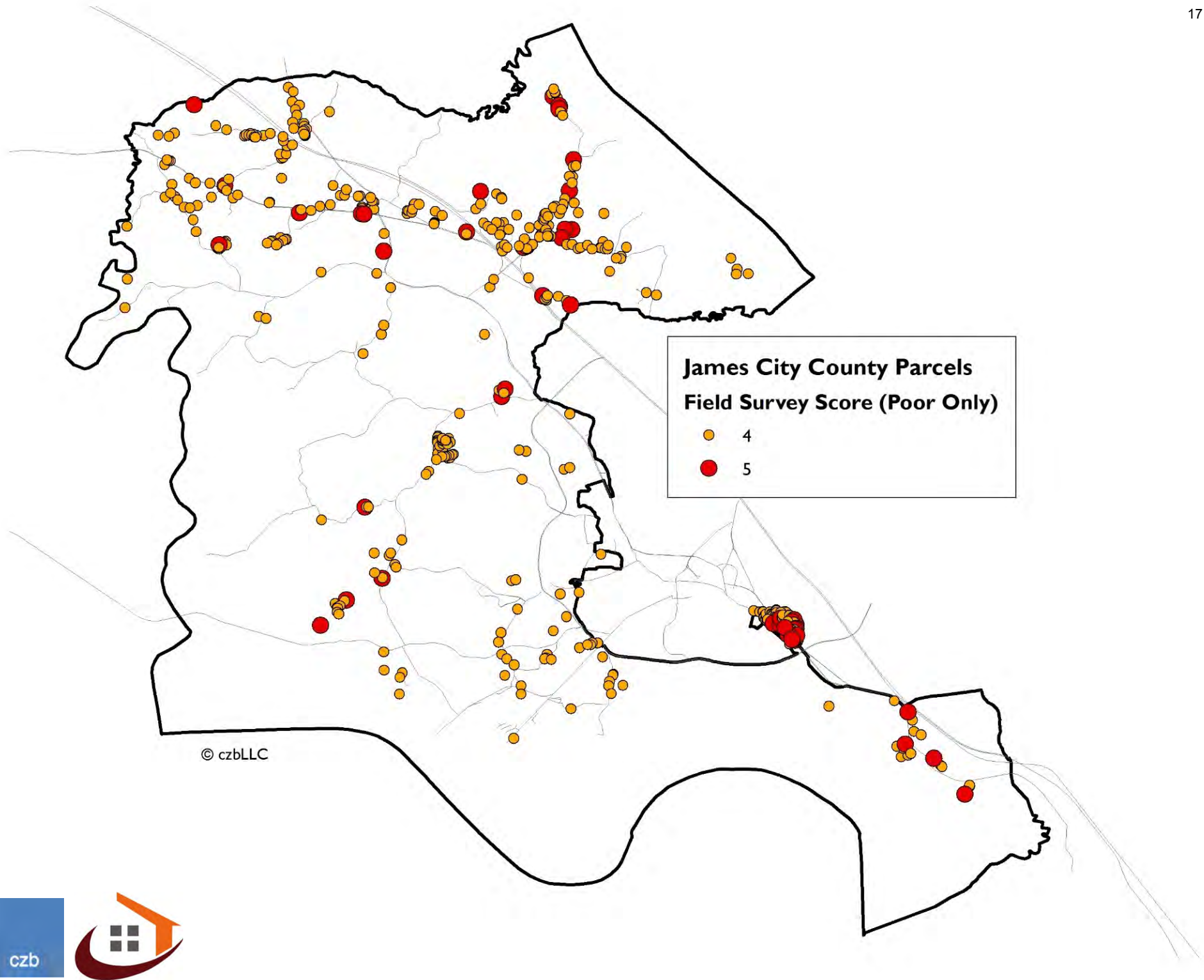
Score 5:

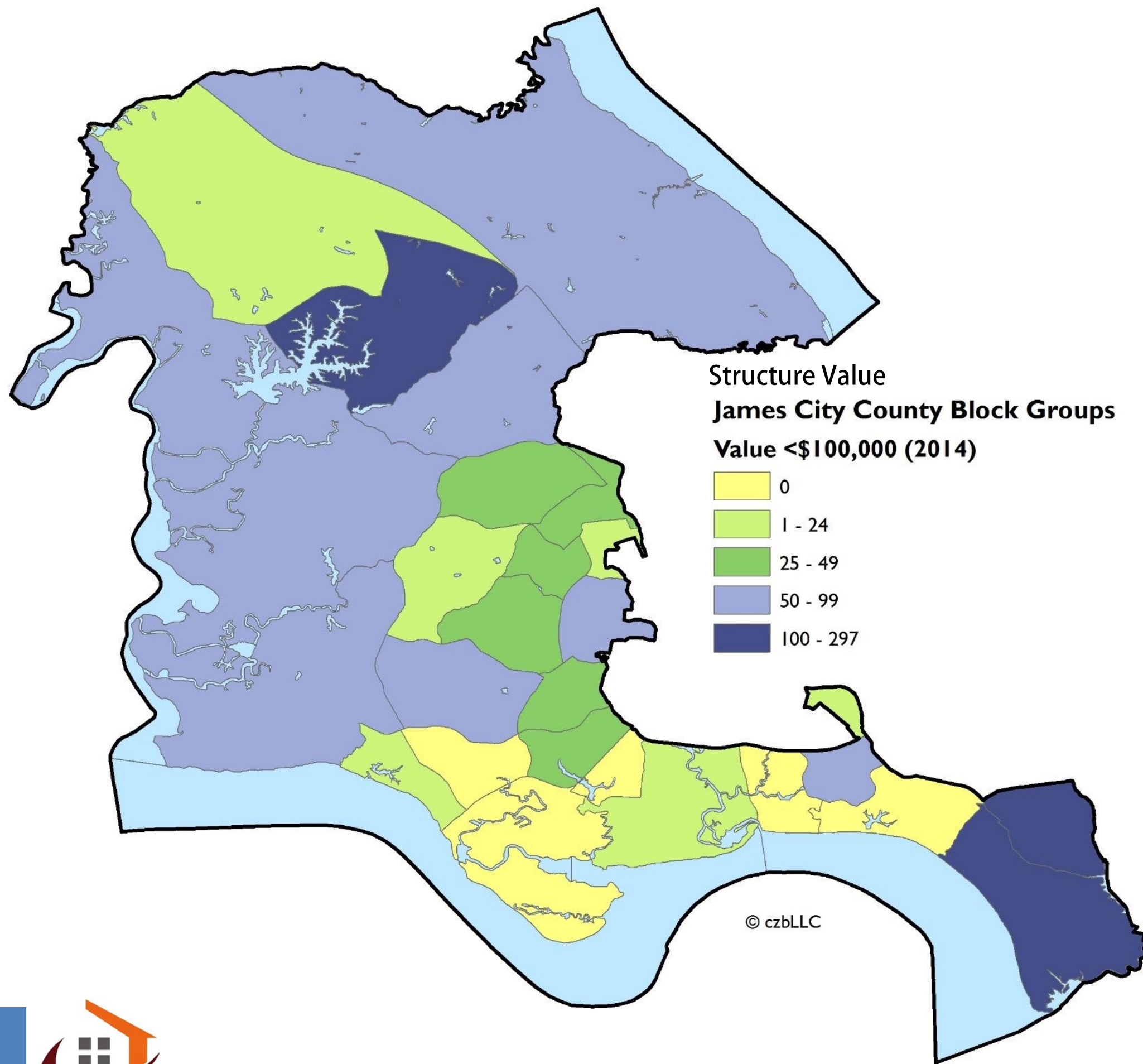
UNHEALTHY
HOUSE

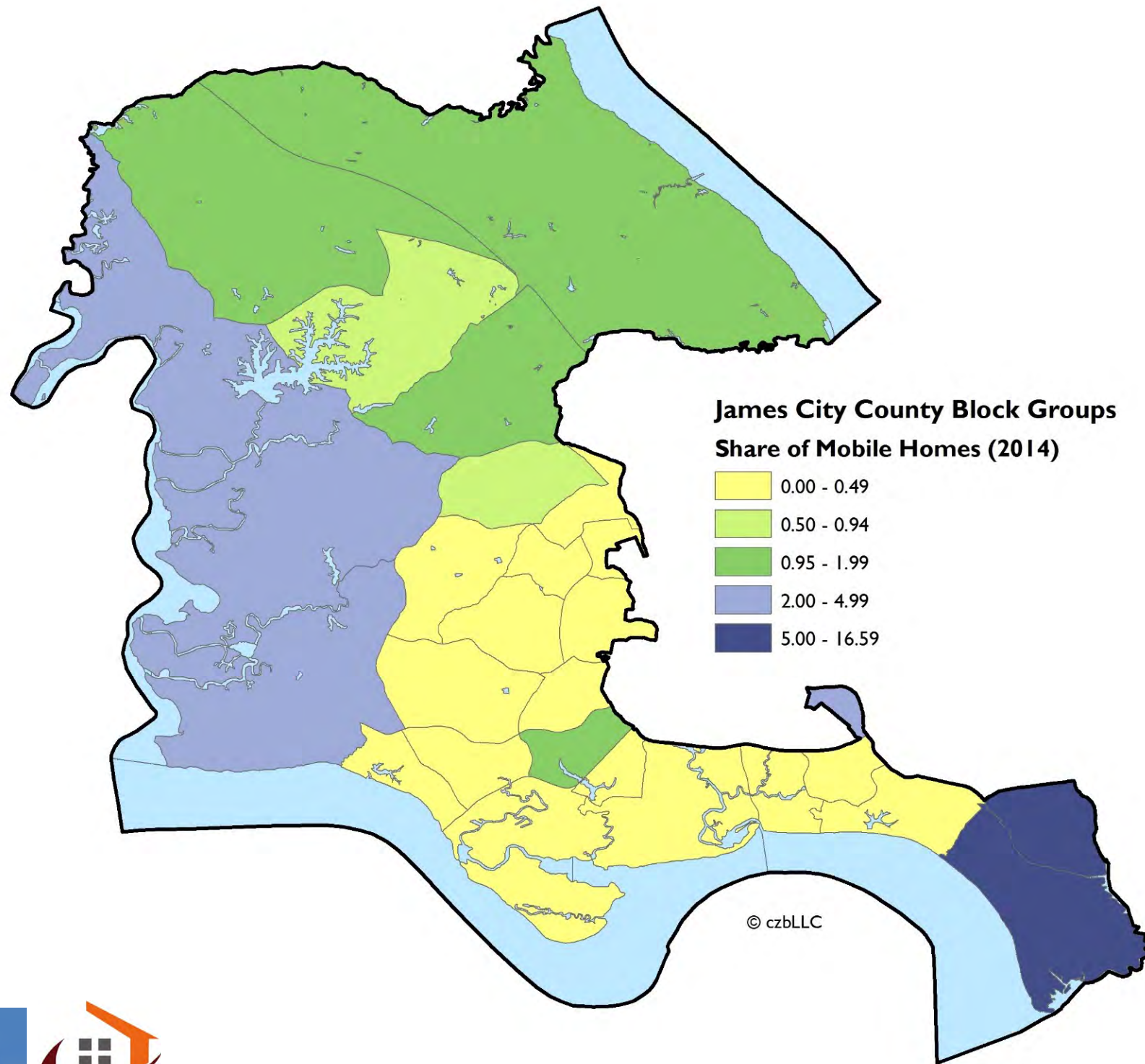
This looks like:

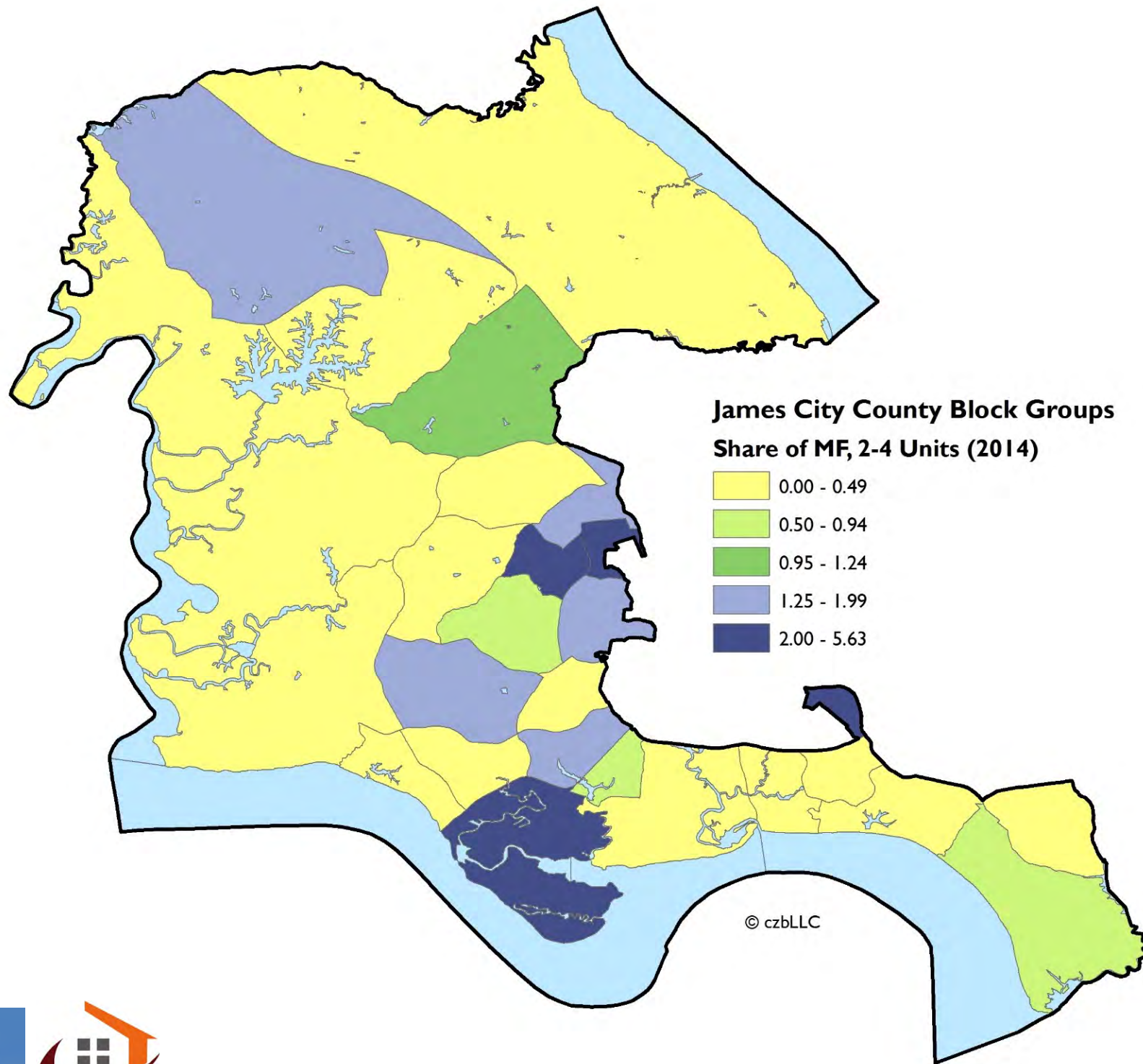
- Red flags overwhelming (3+)

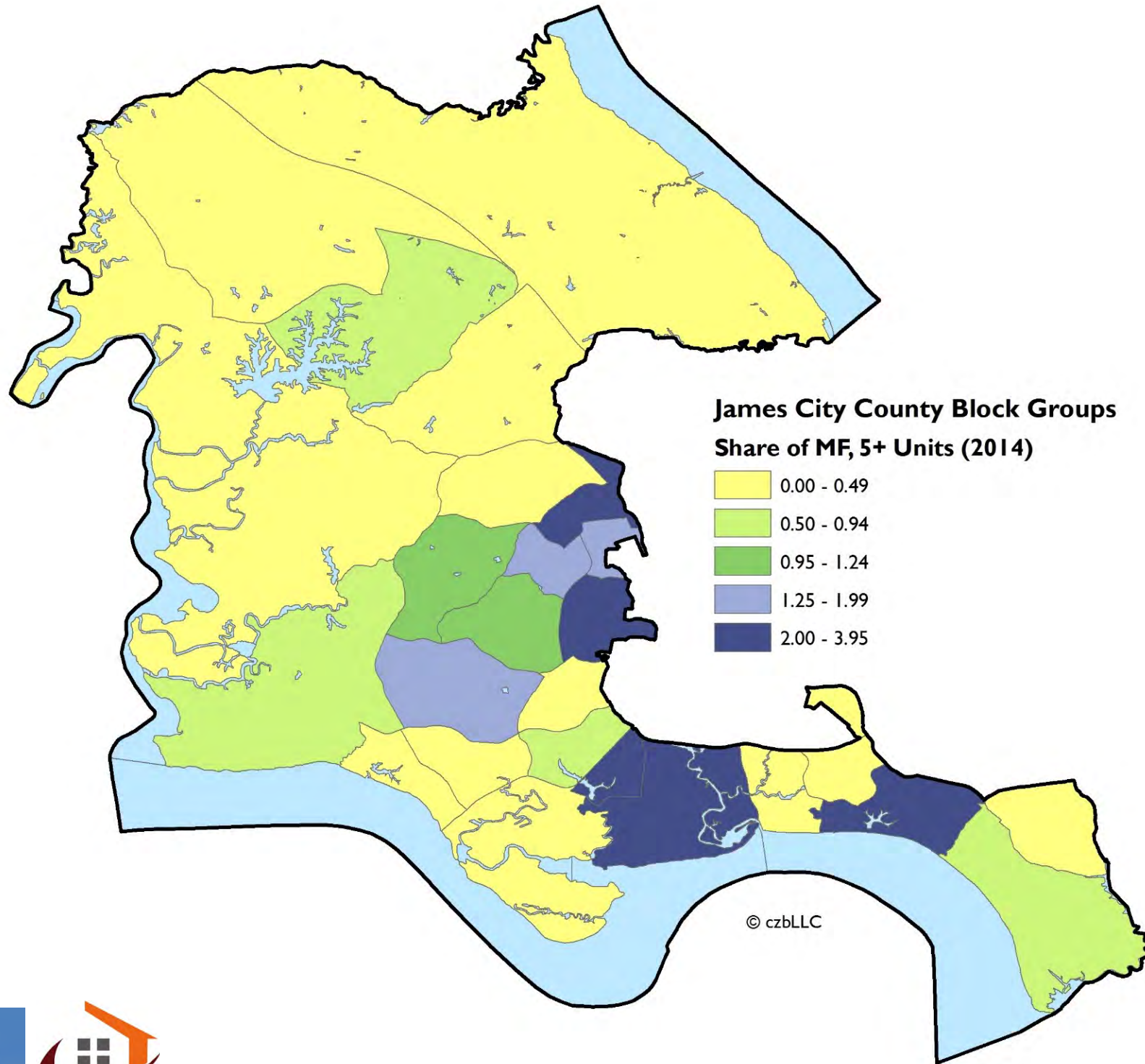


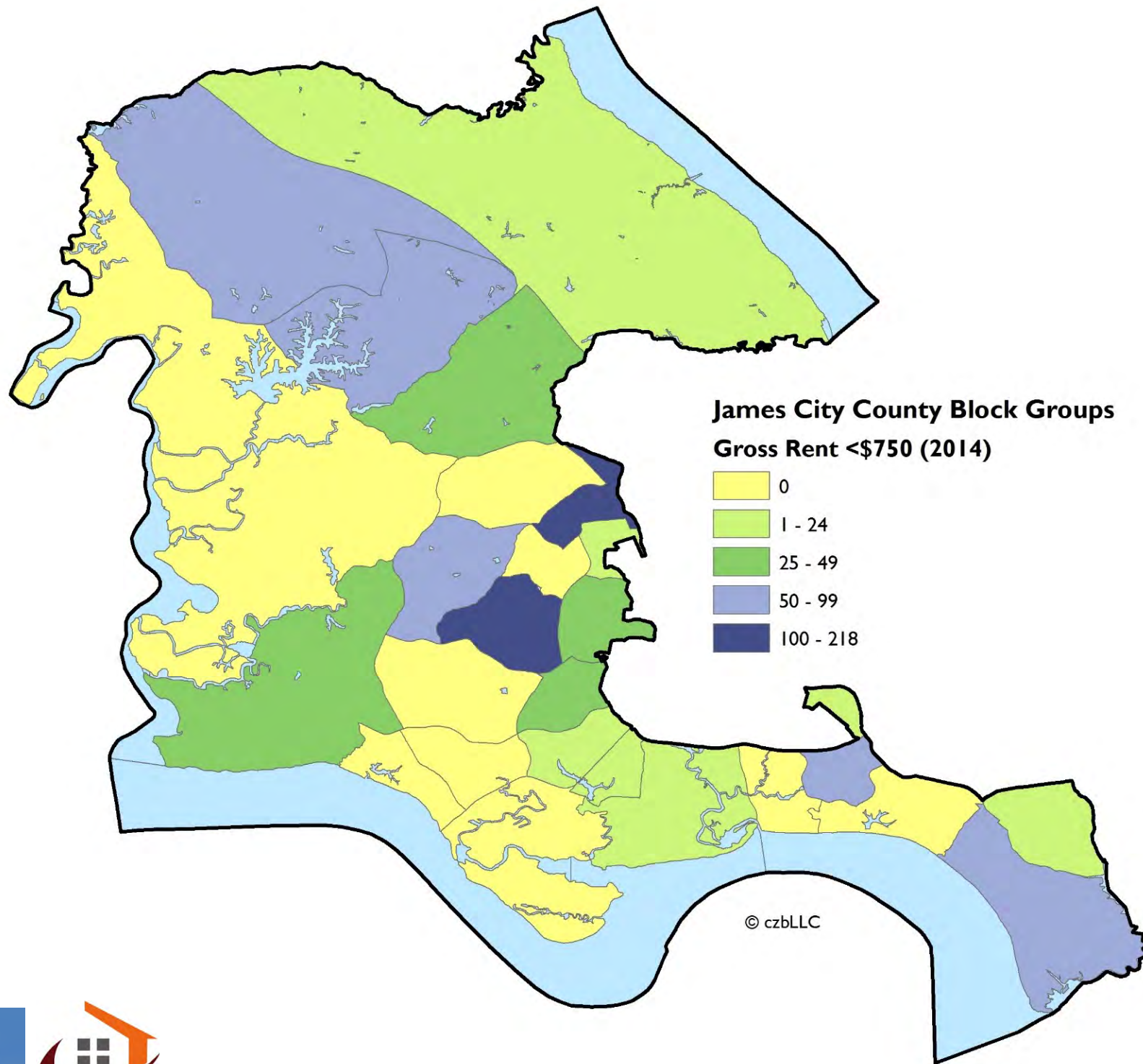


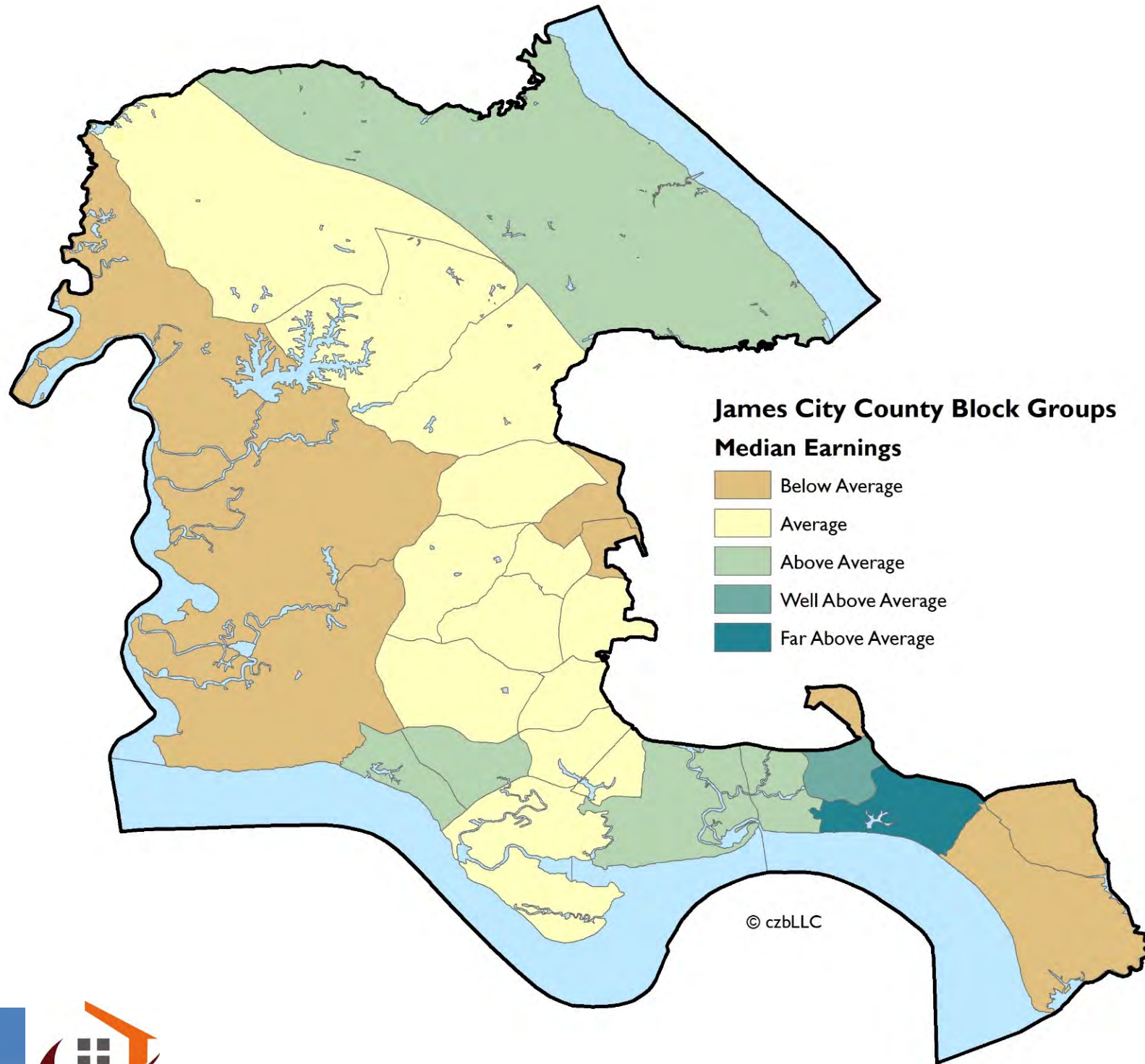


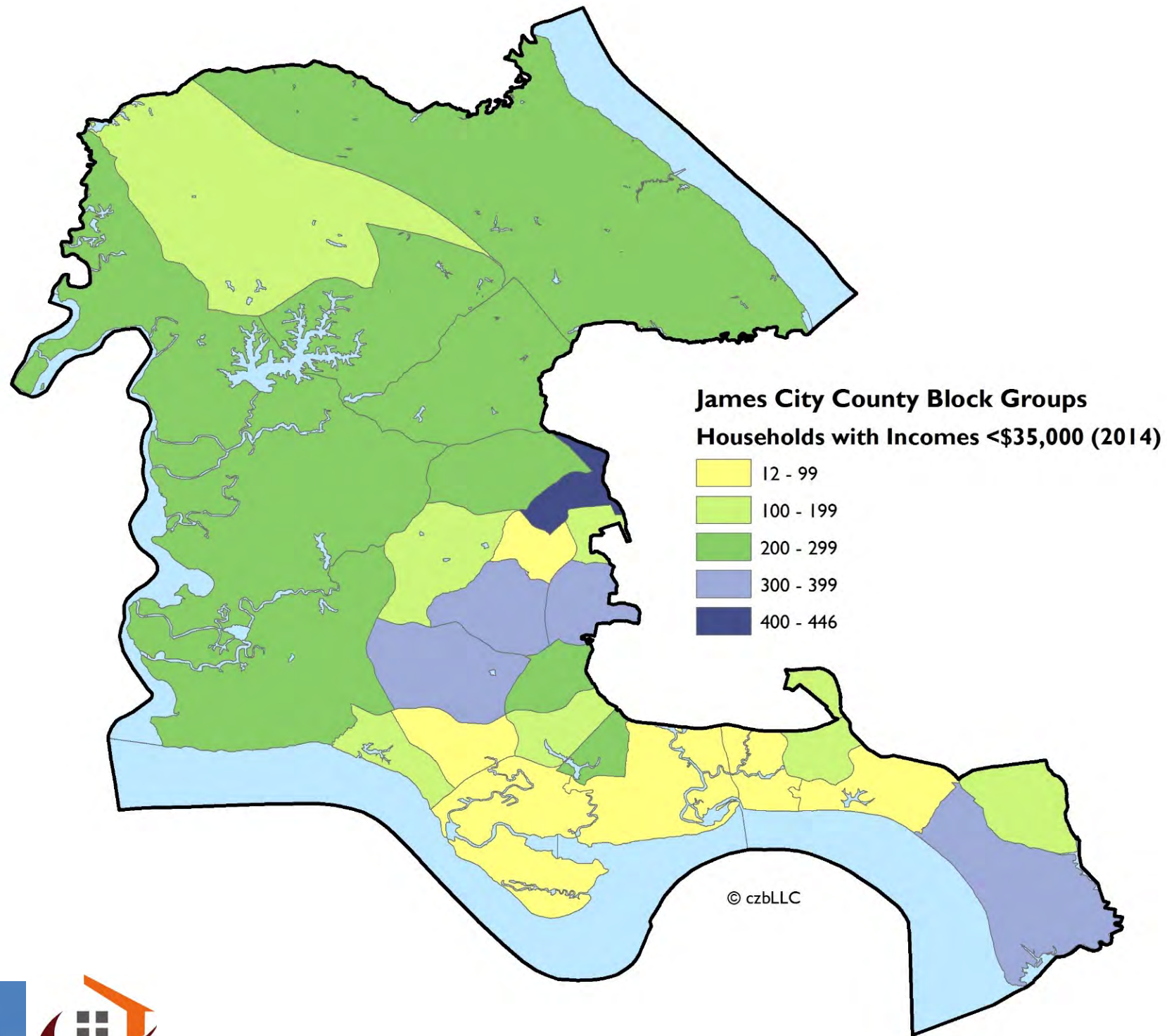


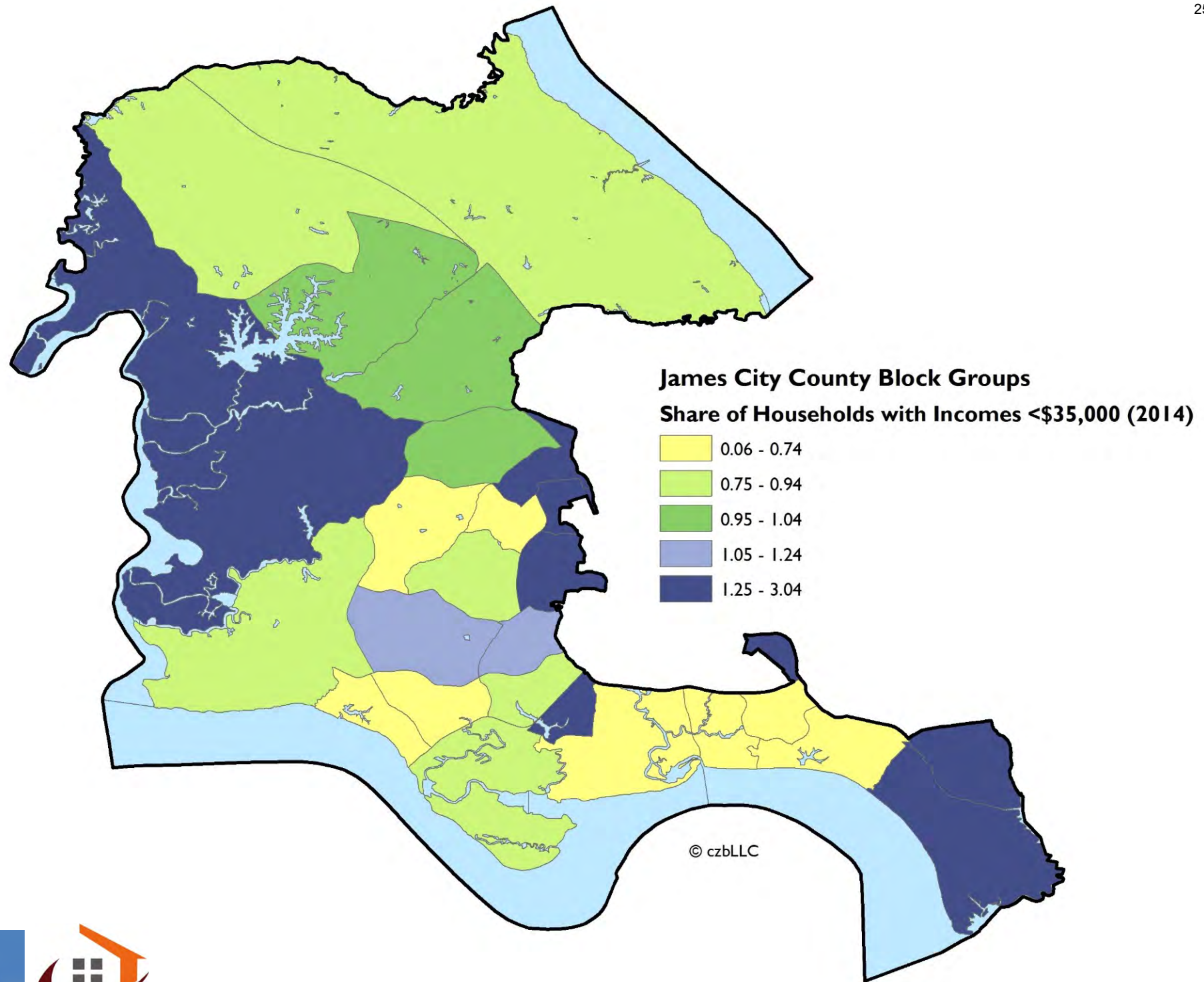






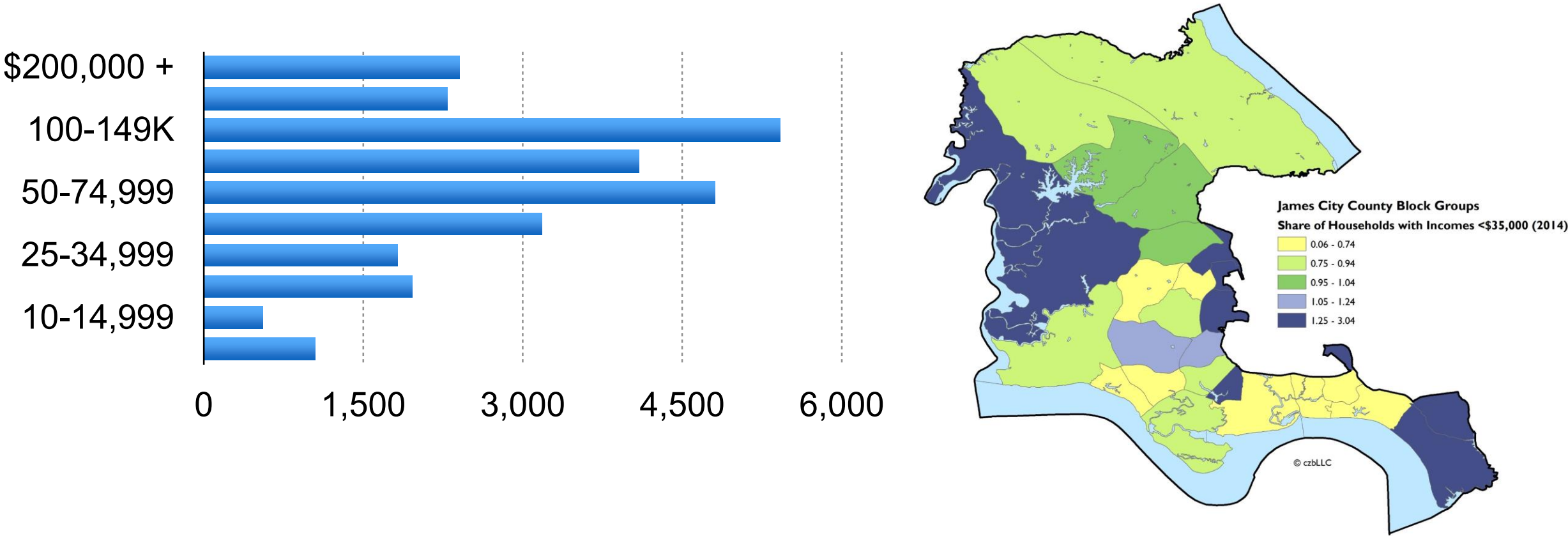






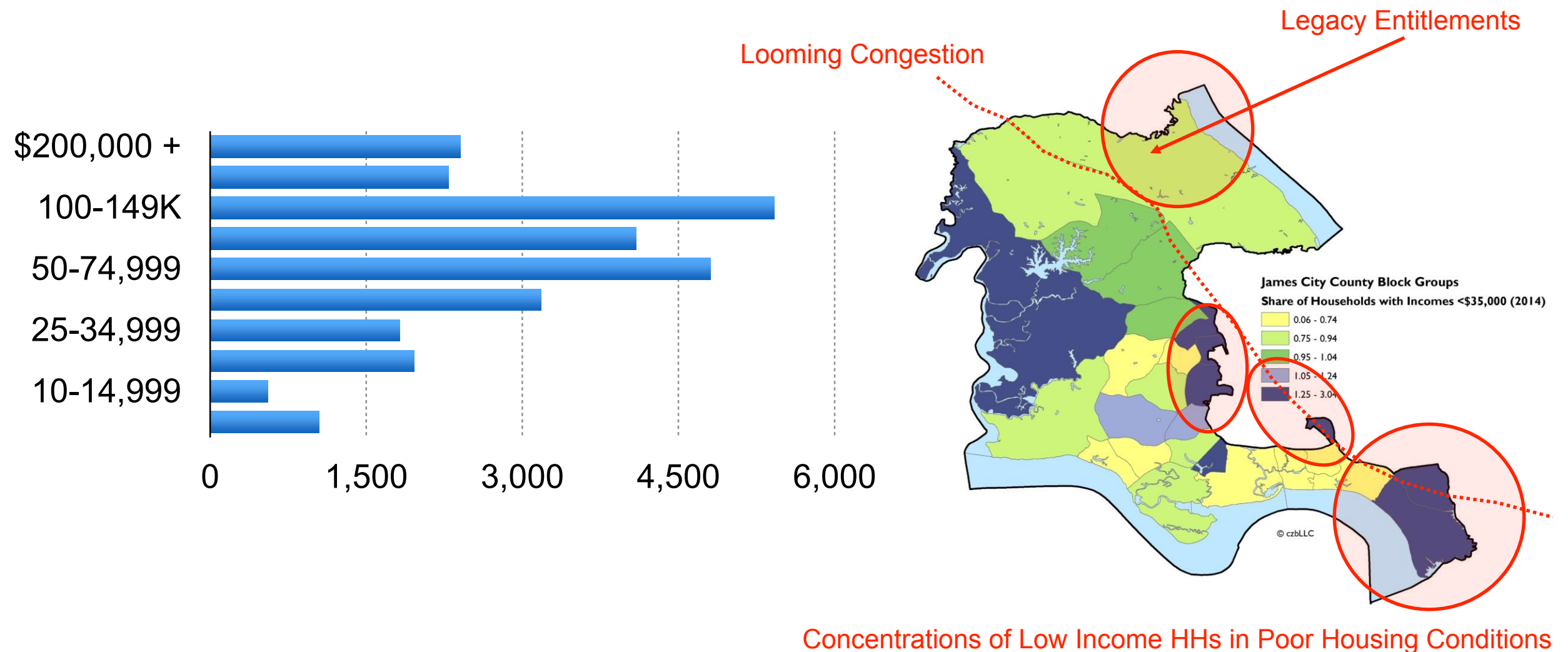
BOTTOM LINE BIG PICTURE:

the County's *increasing* economic trend towards RETIREES/SERVICE/TOURISM is being translated into an evermore costly locational and distributional problem that will have high impact consequences.



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- **\$35,000** - Below this, it is almost impossible to find decent and affordable housing
 - Existing HHs working in JCC will be in substandard housing or commute
 - New business development or expansion of existing businesses will rely on commuters
- **5,391** HHs below \$35,000, w/ **3,340** being severely cost burdened



BOTTOM LINE BIG PICTURE:

the County's *increasing* economic trend towards RETIREES/SERVICE/TOURISM is being translated into an evermore costly locational and distributional problem that will have high impact consequences.

- About **1,000** live in poor quality conditions; and **100** in extremely distressed conditions
 - Addressing 100 units classified as “5” will take \$25-50K/HH and 4-8 years.
 - Over 4-8 years other homes will become extremely distressed



HOW IT MAY HELP TO THINK ABOUT THIS

- **Helpful to understand the affordable housing issues as an economic development matter**
 - Strong markets hinge on service sector workers who in turn rely on the availability of housing they can afford; when it is scarce, commuting, congestion on one hand, and overcrowding and distress on the other become limiting factors
- **Also helpful to divide “the work” into two categories**
 - **Catch Up**
 - How many affordable units need to be created so that those who work in James City County can afford a home in the county
 - This is really about legacy costs - failure to address jobs-housing issues in strategic ways
 - **Keep Up**
 - How many units have to be created in real time as your economy and market mature
 - This is really about creating policies and funding mechanisms to keep the local economy from being limited by a failure to tackle affordable housing issues

HOW IT MAY HELP TO THINK ABOUT THIS

	Focus	BEST DONE BY
CATCH UP	<ul style="list-style-type: none"> - Rehabilitation - Infill Development 	<ul style="list-style-type: none"> - Code enforcement - Weatherization when home is in adequate condition - Substantial rehab for deteriorated homes, especially those that may impact the market in their location - Acquisition/demolition when in severe distress - Buying down of development rights/addressing entitlements
KEEP UP	<ul style="list-style-type: none"> - Preservation - New Development 	<ul style="list-style-type: none"> - Comprehensive Plan adjustments - Zoning Code adjustments



- *Publically Available Data:*
 - 2013 American Community Survey, 1, 3, 5-year Estimates
 - 2014 American Community Survey, 1, 5-year Estimates
 - 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data
- *County Administrative and Proprietary Data:*
 - MLS data
 - Parcel and Tax Assessment data
 - CoreLogic
- *Primary Data:*
 - Focus Group data
 - Self-administered Survey data
 - Field Survey data



James City County Housing Study

Virginia Center for Housing Research at Virginia Tech and czbLLC

February 2016



Housing and Accessibility

Housing Accessibility Needs

Housing accessibility affects millions of Americans, especially seniors and individuals with physical disabilities (Joint Center for Housing Studies, 2014). Accessibility is important for these individuals because it allows them to be more self-sufficient, which promotes a positive self-image and sense of ‘home’ (Hemingway, 2011). Both seniors and people with disabilities require affordable housing because they are more likely to be on fixed incomes.

Affordable, quality housing that is also accessible is very limited in the current housing stock. The majority of buildings are designed in a way that disproportionately disadvantages disabled people and seniors, restricting their ability to participate equally in society (Hemingway, 2011). Many disabled individuals are forced to live in substandard or restrictive units due to the lack of accessible options in the housing stock. People with disabilities sometimes resort to living with their parents or other relatives because of a lack of housing options (Jackson, 2001). Limited availability of affordable and accessible rental units can also pose a problem for seniors and disabled persons who have fixed incomes. Further, most low-cost accessible rental units are HUD assisted, which means they require an application process (Joint Center for Housing Studies, 2014).

Some of the most important accessibility features for elderly and physically disabled persons include no-step entries; single-floor homes; switches and outlets at a height reachable by wheelchair; extra-wide hallways and doorways (wide enough to fit a wheelchair); and lever-style door and faucet handles (for those who struggle gripping and turning knobs). Accessibility to communal areas and buildings around the home are also important. Tripping and falling hazards are one of the biggest housing accessibility concerns for those who are visually impaired. Concrete steps leading to a home have been seen to result in concussions for visually impaired homeowners.

Currently, 76 percent of housing units have single-floor living; 44 percent have no-step entries; and 8 percent have extra-wide hallways and doorways, and/or lever-style door and faucet handles. According to the American Housing Survey, only 1 percent of housing units in the U.S. have all five of these universal design features (U.S. Census Bureau, 2013). Even modern homes are typically not designed for accessibility because most building codes do not have accessibility requirements for single-family homes (Salomon, 2010). Multifamily properties are generally more accessible than single-family units because they are more likely to have elevators, ramps, and single-floor living options (Joint Center for Housing Studies, 2014).

Home Modifications/Retrofits

Seniors are more likely to be living in older, single-family homes, which are less likely to provide the accessibility features they need; however, most senior homeowners would prefer to remain in their homes as they become more disabled rather than move to a more accessible home (Joint Center for Housing Studies, 2014; Salomon, 2010). While disabled individuals typically need an immediately accessible home, seniors can take a more gradual approach to accessible living (Hemingway, 2011). Seniors can choose to age-in-place by adding accessibility features as they begin to need them. “‘Home modifications’ are retrofits or adjustments to existing homes that improve physical accessibility for people with disabilities or for older adults who choose to age in place” (Salomon, 2010). Some of these modifications include installing an accessible toilet, fitting the walls with handrails, and incorporating a floor lift (Hemingway, 2011). Home modifications

Housing and Accessibility

promote independence by allowing individuals to overcome the difficulties they may encounter with everyday tasks.

Making the needed accessibility modifications is by no means inexpensive. In 2010 MetLife Mature Market Institute published a report estimating the costs of accessibility improvements. According to MetLife, installing home modifications could cost anywhere from \$250 to \$100,000 (MetLife & Tenenbaum, 2010).

Costs of Accessibility Home Modifications (MetLife & Tenenbaum, 2010)				
Home Modification	2010 Price Range		Inflation Adjusted to 2014 Dollars	
Assessment, design, etc.	\$300	\$10,000	\$351	\$11,690
Ramp, landscape, lifts	\$2,500	\$20,000	\$2,923	\$23,381
Grab bars	\$250		\$292	
Bathroom	\$3,500	\$35,000	\$4,092	\$40,916
Door widening	\$800	\$1,200	\$935	\$1,403
Elevator	\$20,000	\$35,000	\$23,381	\$40,916
Stair glide	\$3,000	\$12,000	\$3,507	\$14,028
Master addition	\$35,000	\$100,000	\$40,916	\$116,903

Some of the less expensive home modification options are adding nonslip grips to smooth or slippery floors, improving lighting, installing phones with larger numbers and letters, installing grab bars in the bathroom, and installing lever-style handles. Alternative funding and financing programs are available for low-income households that need complex modifications. Government assistance includes Medicaid Home and Community-Based Services waiver funds, the Rural Development Home Repair Loan and Grant program from the Department of Agriculture, and Community Development Block Grant and HOME Investment Partnerships Program funding. Further, there are nongovernmental organizations that can provide assistance as well, such as the nonprofit, Rebuilding Together, which offers free home modifications to low-income seniors (Salomon, 2010). Virginia offers homeowners tax credits for making modifications to their homes to improve their accessibility (Joint Center for Housing Studies, 2014; Salomon, 2010).

References

- Hemingway, L. (2011). *Disabled People and Housing: Choices, Opportunities and Barriers*. Great Britain: The Policy Press.
- Jackson, L. (2001). Serving the Housing Needs of the Disabled. *Journal of Housing and Community Development*, 58(6), 32-35.
- Joint Center for Housing Studies. (2014). *Housing America's Older Adults: Meeting the Needs of an Aging Population*: Harvard University.
- MetLife, & Tenenbaum, L. (2010). *The MetLife Report on Aging in Place 2.0: Rethinking Solutions to the Home Care Challenge*. New York, NY: MetLife Mature Market Institute.
- Salomon, E. (2010). *Fact Sheet: Home Modifications to Promote Independent Living*. Washington, DC: Center for Housing Policy, AARP Public Policy Institute.
- U.S. Census Bureau. (2013). *American Housing Survey (AHS)*. Retrieved July 13, 2015, from <http://www.census.gov/programs-surveys/ahs/data/2013/national-summary-report-and-tables---ahs-2013.html>

Housing and Seniors

Housing Affordability & Condition

America's population is aging as a result of improvements in medical science and technology. The number of individuals aged 75 and over is expected to reach 44.2 million by 2040 (Joint Center for Housing Studies, 2014). Declines in household incomes with age and the increasing number of senior households makes affordable senior housing a major concern. "...37 percent of households aged 80 and over have at least moderate [housing-cost] burdens, including 20 percent with severe burdens" (Joint Center for Housing Studies, 2014). In James City County, 30% of households are cost burdened, paying 30% of their income or more for housing. Seniors aged 65 and over make up approximately 35% of all households in James City County and about 1,474 of those seniors spend 35% or more on housing (U.S. Census Bureau, 2014).

Since most seniors are living on fixed incomes, they often don't have extra income for emergency home repairs or high energy bills. Older adults with reduced incomes tend to have a lower demand for housing quality and vital household repairs (Howden-Chapman, Signal, & Crane, 1999). Seniors may also go without repairs because they are physically unable to perform the repairs themselves. Leaving issues such as a leaking roof or cracked foundation unrepaired has escalating consequences for the home and its occupants (Howden-Chapman et al., 1999).

Seniors living in substandard housing are at a higher risk of trips and falls. In 2010, 2.3 million older Americans were treated in health facilities for nonfatal falls (Joint Center for Housing Studies, 2014). Falling can reduce mobility and lower confidence for seniors, preventing them from remaining independent. Slippery area rugs, transition strips, and steps can all be dangerous tripping hazards for seniors. The best way to prevent falling is by installing grab bars and railings in the home, as well as improving lighting (Joint Center for Housing Studies, 2014).

Elderly adults are also more susceptible to health issues resulting from poor indoor air conditions than children and younger adults. Dampness and cold are among the most hazardous housing conditions for seniors because damp homes are more difficult to heat. Similarly, cool homes are more susceptible to dampness (Howden-Chapman et al., 1999). Some seniors attempt to save money on energy bills by engaging in "voluntary hypothermia," in which they maintain a lower than comfortable temperature in their homes during the winter. This kind of behavior can result in serious health risks (Howden-Chapman et al., 1999).

Housing quality is also linked to mental and emotional health. Seniors living in higher quality housing tend to live more independently in their community, promoting confidence and higher self-esteem. They also feel more attached to their home and in turn, have better overall psychological well-being (Evans, Kantrowitz, & Eshelman, 2002).

Aging in Place & Community-Related Impacts

Mental and emotional health in older adults is also strongly connected to the neighborhood effects and the location of their home (Howden-Chapman et al., 1999). Seniors are more likely to feel stronger ties to their location and their neighbors than younger cohorts. Seniors value the trust and goodwill that develops in a community over time, which is why most seniors prefer to age-in-place. Moving to a new community can be a stressful and undesirable experience (Howden-Chapman et al., 1999). However, aging in place can be a challenge, especially as seniors begin to

Housing and Seniors

experience mobility issues and sensory impairments. Home modifications and retrofits can make aging in place feasible by easing or eliminating activities that become difficult with age. Retrofits such as adding a bedroom to the first floor and grab bars in bathrooms can make homes more accessible for seniors and allow them to stay in their homes longer.

Neighborhood characteristics such as parks and recreation resources, social support, and other community assets positively impact the mental health and well-being of its residents; however, seniors who live in disadvantaged neighborhoods that lack these essential qualities suffer from hypertension (high blood pressure) more often than those living in middle- and high-income neighborhoods. A University of Alabama at Birmingham study found that seniors living in mid- to highly-disadvantaged neighborhoods were 60%-80% more likely to have or get hypertension (Buys et al., 2015).

Senior Villages are an attractive option for those wishing to age in place or find community-related assets in a new place. Senior Villages allow seniors to have their own homes and to easily access essential services like shopping, and medical and social services. These nonprofit Villages are member-organized and supported by small member fees, which pay for a managing director and one other full-time or part-time staff member. Volunteers typically provide 20%-30% of the services requested by members of Senior Villages (Fontaine, 2013). The number of seniors who will need accessible and affordable housing close to health care services is rising in America. Unfortunately, the gap between supply and demand of this type of housing is growing.

References

- Buys, D. R., Howard, V. J., McClure, L. A., Buys, K. C., Sawyer, P., Allman, R. M., & Levitan, E. B. (2015). Association Between Neighborhood Disadvantage and Hypertension Prevalence, Awareness, Treatment, and Control in Older Adults: Results From the University of Alabama at Birmingham Study of Aging. *American Journal of Public Health, 105*(6), 1181-1188.
- Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century. (2002). *A Quiet Crisis in America: A Report to Congress*. Washington, DC.
- Evans, G. W., Kantrowitz, E., & Eshelman, P. (2002). Housing Quality and Psychological Well-Being Among the Elderly Population. *Journal of Gerontology: PSYCHOLOGICAL SCIENCES, 57B*(4), 381-383.
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- Howden-Chapman, P., Signal, L., & Crane, J. (1999). Housing and health in older people: aging in place. *Social Policy Journal of New Zealand, 13*, 14-30.
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- Olson, S. (2014). Downtown senior housing project awarded tax credits. Retrieved November 10, 2015, from <http://www.ibj.com/blogs/3-property-lines/post/46633-downtown-senior-housing-project-awarded-tax-credits>
- Schellhamer, R. D., & Neuhs, G. K. Accommodating Affordable and Senior Housing in the Comprehensive Planning and Implementation Process. In Spotts Stevens McCoy & State of Pennsylvania (Eds.).
- U.S. Census Bureau. (2014). American FactFinder. Retrieved November 3, 2015, from <http://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

Housing and Health

Physical Health

Substandard or low-quality housing can contribute negatively to a person's physical well-being. Rates of children with asthma and bronchitis are highest for those living in substandard homes with mold, allergens, secondhand tobacco smoke, pest infestations and other indoor air pollutants (Mueller & Tighe, 2007; U.S. Department of Housing and Urban Development, 2014a). Approximately 30% of all asthma cases are caused by environmental factors, rather than genetic inheritance, suggesting that substandard housing conditions are a contributing factor. Older homes, in particular, tend to provide ideal conditions for cockroach breeding grounds and other asthma triggers (Chenoweth, Estes, & Lee, 2009; Jones-Rounds, Evans, & Braubach, 2014; U.S. Department of Housing and Urban Development, 2014a).

Lead poisoning is another major concern for those living in substandard quality housing (Bratt, 2002). There are an estimated 14 million children between the ages of 0 and 6 that live in housing constructed prior to 1960, a category of housing containing more lead-based paint than any other vintage (Mueller & Tighe, 2007). If lead enters the bloodstream, it can cause physical and intellectual impairments, such as lower intelligence, reduced physical stature, impaired hearing, and behavioral problems (Chenoweth et al., 2009; Jones-Rounds et al., 2014). Lead exposure to a developing child can cause brain, kidney, nerve, and blood damage; as well as compromised cognitive and socioemotional development (U.S. Department of Housing and Urban Development, 2014a). Lead poisoning disproportionately affects low-income minorities living in substandard housing (Chenoweth et al., 2009).

The risk of injury is also higher in a substandard home due to the presence of fire hazards, carbon monoxide, radon, poor lighting, and cluttered floors, among other factors (Jones-Rounds et al., 2014; U.S. Department of Housing and Urban Development, 2014b). Chenoweth, Estes, and Lee (2009) found that children in poor-quality housing are more susceptible to head injuries, which can lead to cerebral palsy and mental retardation. Fire hazards exist more in substandard housing where there are defective heating systems and electrical wiring that does not meet standard code requirements; therefore, burns and burn-related morbidity from fires are more likely to occur in substandard housing conditions (Chenoweth et al., 2009). Some studies have found that children are more likely to be exposed to dangerous chemicals and unsafe drinking water while living in substandard housing (Environmental Protection Agency, 2003; Faber & Krieg, 2002; Schettler, Stein, Reich, Velenti, & Wallinga, 2000). Jones-Rounds et al. (2014) found that people living in poor-quality housing were also more likely to develop lung cancer from exposure to asbestos and cardiovascular disease from poor thermal conditions in the home.

Mental Health

The home should provide a space for personal respite, however poor-quality housing is often a stressful setting rather than a restorative one (Jones-Rounds et al., 2014). Jones-Rounds, Evans and Braubach (2014) found that psychological well-being correlated with housing quality. People in high-quality housing were found to be less depressed, and more energetic, lively, and peaceful than those living in low-quality housing (Jones-Rounds et al., 2014). Substandard housing can be a source of psychological detriment, causing stress and low self-esteem, and hindering family self-sufficiency (Mueller & Tighe, 2007). Residents of low-quality housing may worry about the integrity of the home's structural components. Renters may be concerned that they have no control

Housing and Health

over maintenance and management practices. Stress can build as they wait on their landlords for repairs (Mueller & Tighe, 2007). Householder stress over housing quality can be transferred to children through the child's perceptiveness to psychological distress (U.S. Department of Housing and Urban Development, 2014a). Further, many substandard homes are located in high-crime areas, causing the inhabitants stress and anxiety over safety. Housing-related stress or anxiety can eventually lead to depression and stress-related mental illness (Mueller & Tighe, 2007).

Overcrowded homes are another housing-related source of stress, particularly for children when safe play areas are unavailable (Evans, Wells, Chan, & Saltzman, 2000; Mueller & Tighe, 2007; U.S. Department of Housing and Urban Development, 2014b). Overcrowding has the potential to negatively impact a child's development from lack of privacy, lack of control, and overstimulation. Overcrowding can also increase the rate of transmission of infectious diseases (U.S. Department of Housing and Urban Development, 2014a).

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Housing and Millennials

No federally-recognized definition for the millennial generation exists, but most of the papers included in this review agree that Millennials are people born from 1980 through 2000.

What Makes Millennials Different?

Members of every generation exhibit unique qualities that set them apart from their parents and grandparents. For example, Millennials value cars for their usefulness rather than their status symbol. If an alternative form of transportation is faster, cheaper, or more convenient, they are likely to stray from personal automobiles. As a result, Millennials are driving fewer miles than the generations before them (Lachman & Brett, 2015). Millennials also use the internet much more than Baby Boomers and older generations. Internet is essential to Millennials' lifestyle. Many watch shows and news via the internet. 46 percent of Millennials say they pay their rent electronically. Additionally, one-third of Millennials say they use the internet to look for housing, with the help of websites such as craigslist and Realtor.com (Lachman & Brett, 2015).

Millennials value a different lifestyle than older generations. Millennials who rent their home move frequently; almost half have moved two or more times in the last three years (Lachman & Brett, 2015). This transitivity could be one reason why most Millennials are choosing to “settle down” later than their parents and grandparents did. Some say “age 30 is what 20 used to be” because this generation is waiting until their 30s to get married, buy homes, and have children (Lachman & Brett, 2015; Logan, 2014). Today approximately 30 percent of Millennials are married and approximately 36 percent have children. However in 5 years, over 60 percent expect to be married and over 50 percent expect to have children (Burbank & Keely, 2013).

Housing Preferences

The housing choices of Millennials are important because they are a very large generation and will have a big impact on the housing market. Depending on the birth years included, Millennials are as big, if not bigger than the Baby Boomer generation (Logan, 2014; Simmons, 2015). In the next five years, Millennials will spend more per-household on rent and home purchases combined than any other generation (Burbank & Keely, 2013). Half of the millennial generation lives in rental housing (Lachman & Brett, 2015), but most expect to own a home in the future (Burbank & Keely, 2013). Whether they rent or own, the housing preferences of Millennials can be characterized by privacy, convenience, and conservation.

Millennials value space and privacy, which is why many of them prefer single-family homes. The percentage of young households in single-family homes is rising for both renters and owners. Householders aged 25-34 are equally likely to occupy a single-family home today as they were in 2000, before the housing boom and collapse. Millennials also have an interest in a broader range of rental options (Lachman & Brett, 2015): 60 percent of Millennial renters live in apartments or condominiums and 38 percent live in single-family homes. Furthermore, millennial homeowners are more likely to own single-family homes than the previous generations (Simmons, 2015).

Millennials look for convenient features when finding a home. For renters, covered parking is one of the most important amenities (Lachman & Brett, 2015). Both renters and homeowners think it's important to live near their friends and family because they want the convenience of being able visit without traveling far distances (Lachman & Brett, 2015). Millennials have shown preference for mixed-use urban areas for their convenient walkability (Burbank & Keely, 2013;

Housing and Millennials

| Logan, 2014). Most Millennials will choose the ideal location over greater square footage (Logan, 2014).

Millennials have shown an increased interest in ecofriendly living. They find environmentally friendly features such as energy efficiency, water conservation, and recycled housing materials desirable and are willing to pay more for them. They value having a backyard, which suggests they value proximity to nature (Lachman & Brett, 2015). Walking, biking and public transit are growing in popularity among Millennials living in larger metropolitan areas, which suggests that they care about reducing vehicle emissions to lower atmospheric pollution (Burbank & Keely, 2013).

Millennial renters prefer the city more than millennial homeowners. More than half of Millennials renting a house or room in a house live in cities—only 36 percent of Millennial homeowners live in cities (Lachman & Brett, 2015). Most Millennials will become homeowners eventually and likely move out of the city. In several surveys, Millennials responded that they believe homeownership is “an important long-term goal” and “an excellent investment” (Burbank & Keely, 2013; Lachman & Brett, 2015). Additionally, 48 percent said they would like their next home to be in the suburbs, 38 percent said they would like it to be in the city, and 14 percent said they would like it to be in a rural area (Burbank & Keely, 2013).

Affordability

Homeownership rates in the United States have declined steadily since 2005. In the fourth quarter of 2005 the countrywide homeownership rate was 69 percent, while in the fourth quarter of 2014 it was 64 percent (Callis & Kresin, 2015). Lending standards for homebuyers are stricter now, than before the Great Recession. The current state of the economy and difficulties accessing credit have made purchasing a home problematic for many millennials, and as a result, fewer young adults own their homes today. The percentage of millennials who own homes fell 12 percent between 2006 and 2011 (Logan, 2014).

During the Great Recession, many Millennials chose to live with their parents instead of buying or renting their own homes, in large part due to financial burdens such as student debt. This generation has the most students graduating with debt and the highest average debt of any generation (Logan, 2014). Since loan debt usually delays homeownership, Millennials will wait longer to purchase homes. Fortunately, Millennials are optimistic about their future housing: 79 percent believe their financial situation will improve and 74 percent plan to move in the next five years. According to survey results collected by the Demand Institute from over 1,000 18 to 29 year olds, Millennial-headed households are expected to increase from 13.3 million in 2013 to 21.6 million in 2018.

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Workforce Housing

Workforce housing supports successful economic development because businesses may have trouble attracting or retaining workers if they cannot afford to live near their jobs or convenient transportation options. As jobs are added to an area, new housing units need to be built, with consideration for housing type and location at the forefront. “Without an adequate supply of housing, there will be untenable strains on the region’s transportation and transit networks, and an erosion of the region’s economic base” (Sturtevant & Chapman, 2013).

Workforce housing is generally described as the housing that is affordable to households less than 120% of area median income (Cohen & Wardrip, 2011). When a community lacks sufficient affordable housing there is often not enough housing for the community’s essential, low-income workers. This imbalance can impede economic development by making it difficult for businesses to recruit and retain employees.

Housing costs are among the top five factors affecting where households chose to live and work (Wardrip, Williams, & Hague, 2011). The cost of housing in most metropolitan areas in the U.S. has increased at a significantly faster rate than incomes in the last few decades (“Strengthening The Workforce And Communities Through Housing Solutions,” 2005). This trend has created a jobs/housing mismatch that is a big concern for firms. The jobs/housing mismatch has more severe consequences for low-wage employees, who may be forced to choose either substandard housing in underserved neighborhoods or to go without other necessities, like food. To help curb this problem, business and housing groups need to work together to plan for adequate housing. Local, state, and federal policies should also advocate for housing policies that facilitate the development of affordable housing units (“Strengthening The Workforce And Communities Through Housing Solutions,” 2005).

Case Study: Citistorage, Inc.

Citistorage, Inc. in Brooklyn, NY noticed that over the last 20 years many of their employees have had to move farther and farther away from work to find housing they can afford. Consequently, Citistorage, Inc. has been forced to reduce their working hours to offset longer commuting times (“Strengthening The Workforce And Communities Through Housing Solutions,” 2005).

Job Creation and Local Economic Growth

Building new affordable housing has lasting impacts on the local economy in which it is built. During construction, it sustains jobs for the construction workers, supervisors and suppliers. The National Association of Home Builders (2010) has estimated that building 100 new Low Income Housing Tax Credit (LIHTC) developments creates about 80 jobs from the construction and 42 jobs in the surrounding community from construction workers spending their wages locally. After the construction is complete, roughly 30 long-term jobs are created in the community as a result of the added consumer demand from the new residents (National Association of Home Builders, 2010).

In comparison to higher income households that are more likely to save additional income, low-income households are likely to spend extra money on basic needs. Moving from substandard housing to quality, affordable housing frees up roughly 57% of low-income households’ income, which allows them to spend more on non-housing related goods and services such as food, clothing, and health services (Econsult Corporation, 2007). Any of that money that is spent locally significantly boosts the local economy.

Case Study: Minnesota

“A study conducted by the Minnesota Housing Finance Agency (2009) shows that the \$260.6 million invested in affordable housing construction, rehabilitation, and rental assistance over a two-year period (May 2006-May 2008) leveraged an additional \$471.1 million in public and private funds for this same activity. In total, the \$731.7 million in direct spending generated an additional \$0.91 on the dollar in indirect and induced spending, for a total of nearly \$1.4 billion in total economic activity. This level of economic activity supported nearly 10,700 jobs in Minnesota over the two-year period” (Wardrip et al., 2011).

Tax Revenue

Local governments benefit from sales taxes of increased consumer demand, corporate taxes on builders' profits, income taxes paid by workers, real estate taxes, as well as any fees paid for permitting, zoning, inspections and utilities during construction (Gambo, Idowu, & Anyakora, 2012; Wardrip et al., 2011). Local governments also collect fees and taxes from the sale of a home. These taxes and fees are the primary source of income for most localities (Higgins, 2001). Renovating or replacing dilapidated housing with LIHTC housing also raises the value of homes in the surrounding neighborhoods, which eventually translates to higher property tax revenue for state and local governments (Gambo et al., 2012; Wardrip et al., 2011).

Health Costs

Health care costs associated with substandard housing have been cited in the billions annually (U.S. Department of Housing and Urban Development, 2014). Direct medical costs associated with substandard housing conditions include those for doctor visits, medications, and inpatient medical treatment, medication, facilities and supplies. Indirect nonmedical costs include lost school days, costs of home and auto modifications (for physical impairments), developmental services (for cognitive impairments), lost parental and lifetime wages, and premature death (Chenoweth, Estes, & Lee, 2009). These costs have negative social and economic impacts for the U.S. and localities (Mueller & Tighe, 2007).

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Healthy Home Assessment

"Is this home **showing signs** of being **very healthy**?"

"Very healthy"

...

"In-between"

...

"Very unhealthy"



Score: 1

VERY HEALTHY

This looks like:

- "Staying on top of the details"
- Roof, porch, windows, yard, landscaping, and details are all in strong condition.



Score 2:

HEALTHY HOUSE

This looks like:

- "Doing well"
- Small attention to detail missing in roof, porch, windows, yard, landscaping or other areas



Score 3:

IN-BETWEEN

This looks like:

- "Could go either way"
- Attention to detail in roof, porch, windows, yard, landscaping or other details missing or not apparent



Score 4:

SLIPPING

This looks like:

- "1-2 red flags"
- Red flags include: Porch in bad shape, roof in bad condition, landscaping missing or overgrown/neglected, trash, screens torn, etc.

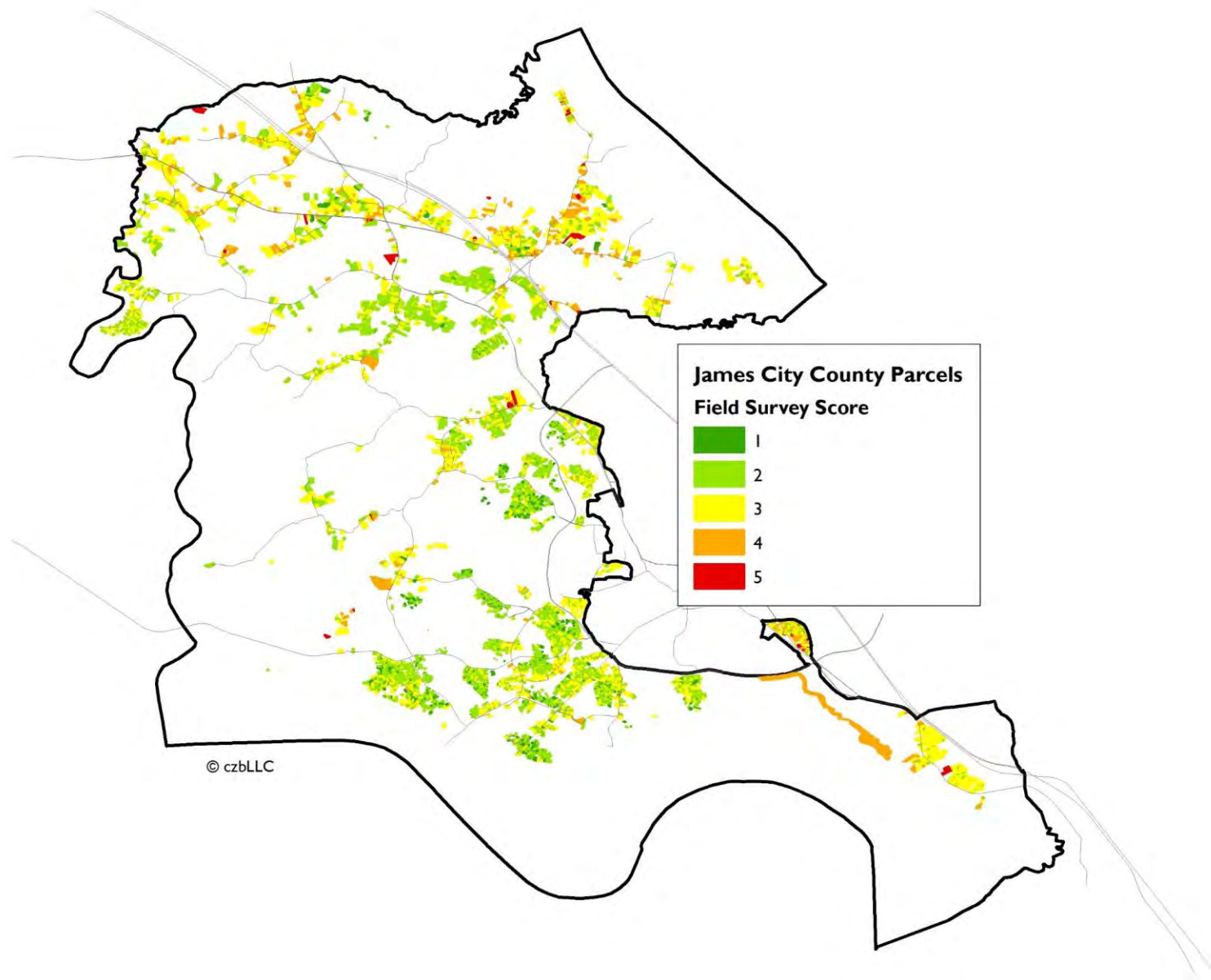


Score 5:

UNHEALTHY HOUSE

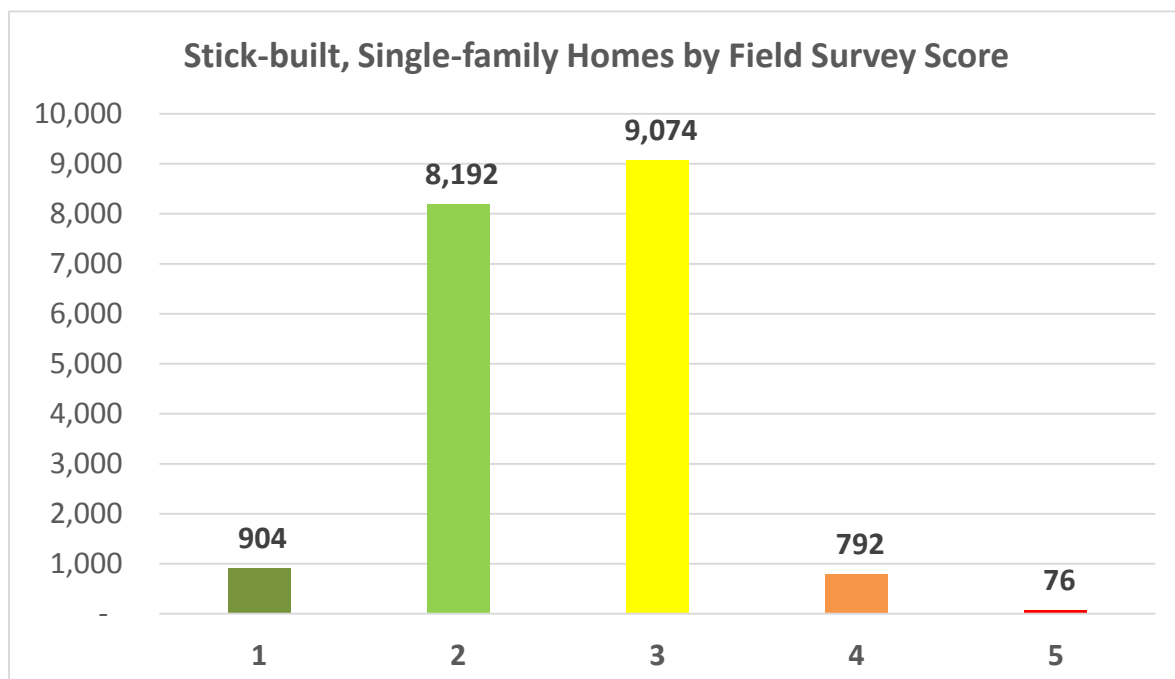
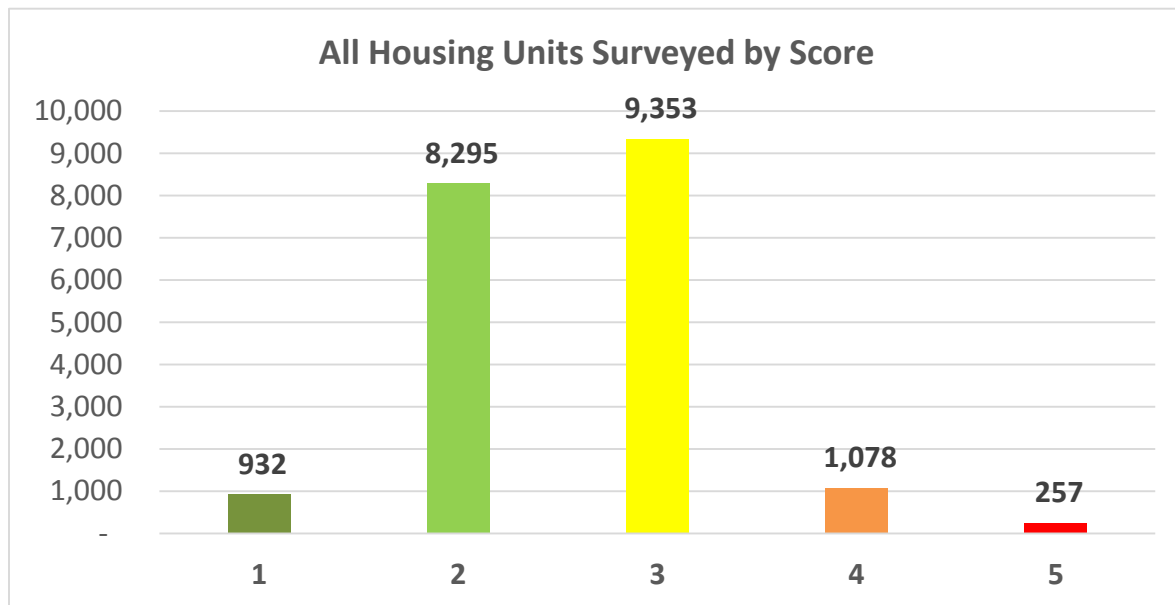
This looks like:

- Red flags overwhelming (3+)



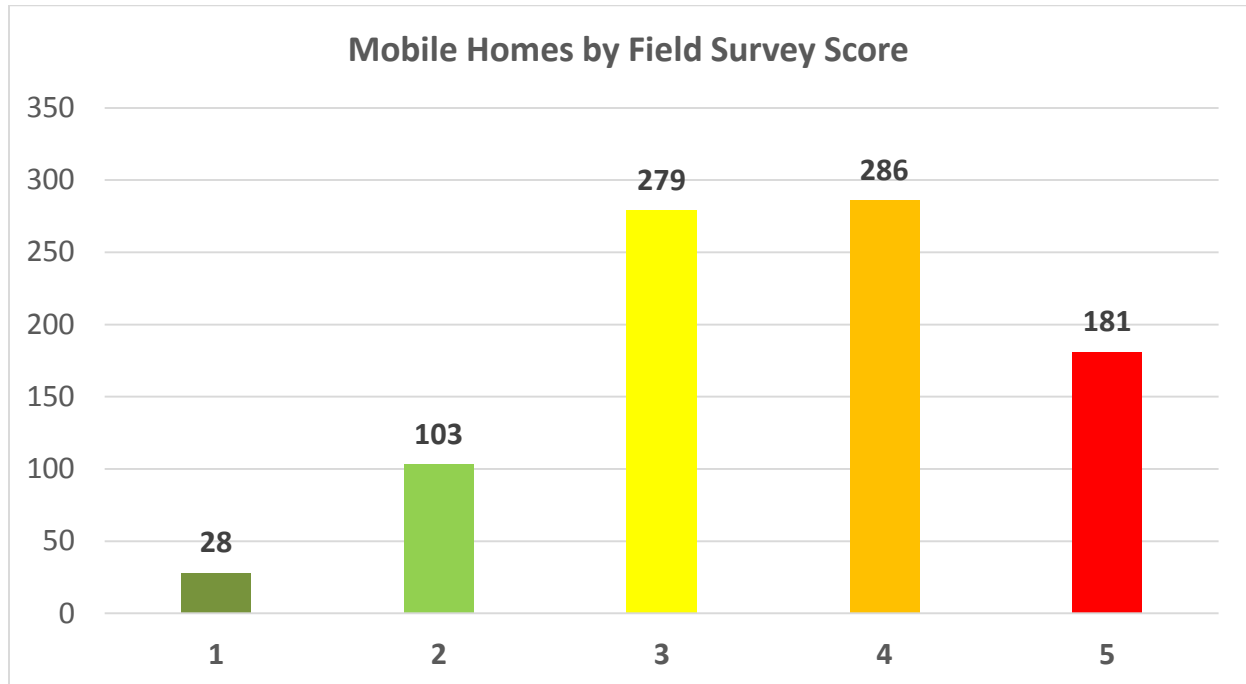
Field Survey Counts

czb,LLC and the Virginia Center for Housing Research (VCHR) conducted a driving survey of single-family homes built before 2000 with an assessed value of less than \$400,000. czb and VCHR scored nearly 20,000 homes. Total, aggregated scores for all housing units and scores for stick-built single family homes are shown below.



Field Survey Counts for Mobile Homes

czb,LLC and the Virginia Center for Housing Research (VCHR) conducted a driving survey of single-family homes built before 2000 with an assessed value of less than \$400,000. czb and VCHR scored 877 mobile homes. Those scores are presented in the bar chart below.



Examples of Distressed Homes in JCC



ITEM SUMMARY

DATE: 2/23/2016

TO: The Board of Supervisors

FROM: Teresa J. Fellows, Administrative Coordinator

SUBJECT: Consideration of personnel matters pursuant to Section 2.2-3711 (A)(1) of the Code of Virginia: appointments to County Boards/Commissions, the appointment of the County Attorney, and discussion pertaining to the performance of the County Administrator.

The Board chose to handle these matters at the conclusion of the Work Session instead of during the Regular Meeting at 6:30 pm.

ATTACHMENTS:

	Description	Type
▣	PDR Appt. Memo	Cover Memo
▣	PDR Appt. Attachment	Exhibit
▣	PC Appt. Memo	Cover Memo
▣	PC Appt. Attachment	Exhibit
▣	ChesBay/Wetlands Board Appt. Memo	Cover Memo
▣	ChesBay/Wetlands Board Appt. Attachment	Exhibit
▣	County Attorney Appt.	Resolution

REVIEWERS:

Department	Reviewer	Action	Date
Board Secretary	Fellows, Teresa	Approved	2/25/2016 - 11:44 AM

ITEM SUMMARY

DATE: 2/23/2016

TO: The Board of Supervisors

FROM: Teresa J. Fellows, Administrative Coordinator

SUBJECT: Closed Session Certifications

The Board chose to handle these matters at the conclusion of the Work Session instead of during the Regular Meeting at 6:30 pm.

ATTACHMENTS:

	Description	Type
▣	Certification 1	Resolution
▣	Certification 2	Resolution
▣	Certification 3	Resolution

REVIEWERS:

Department	Reviewer	Action	Date
Board Secretary	Fellows, Teresa	Approved	2/25/2016 - 11:45 AM

RESOLUTION

CERTIFICATION OF CLOSED MEETING

WHEREAS, the Board of Supervisors of James City County, Virginia, (Board) has convened a closed meeting on this date pursuant to an affirmative recorded vote and in accordance with the provisions of the Virginia Freedom of Information Act; and

WHEREAS, Section 2.2-3711 of the Code of Virginia requires a certification by the Board that such closed meeting was conducted in conformity with Virginia law.

NOW, THEREFORE, BE IT RESOLVED that the Board of Supervisors of James City County, Virginia, hereby certifies that, to the best of each member's knowledge: i) only public business matters lawfully exempted from open meeting requirements by Virginia law were discussed in the closed meeting to which this certification resolution applies; and ii) only such public business matters were heard, discussed, or considered by the Board as were identified in the motion, Section 2.2-3711(A)(1) of the Code of Virginia and pertaining to the Planning Commission, the PDR Advisory Committee and the Chesapeake Bay/Wetlands Board, consideration of a personnel matter, the appointment of individuals to County Boards and/or Commissions.

Michael J. Hipple
Chairman, Board of Supervisors

ATTEST:

Bryan J. Hill
Clerk to the Board

	VOTES		
	<u>AYE</u>	<u>NAY</u>	<u>ABSTAIN</u>
MCGLENNON	_____	_____	_____
LARSON	_____	_____	_____
ONIZUK	_____	_____	_____
SADLER	_____	_____	_____
HIPPLE	_____	_____	_____

Adopted by the Board of Supervisors of James City County, Virginia, this 23rd day of February, 2016.

022316bos-ex-res

RESOLUTION

CERTIFICATION OF CLOSED MEETING

WHEREAS, the Board of Supervisors of James City County, Virginia, (Board) has convened a closed meeting on this date pursuant to an affirmative recorded vote and in accordance with the provisions of the Virginia Freedom of Information Act; and

WHEREAS, Section 2.2-3711 of the Code of Virginia requires a certification by the Board that such closed meeting was conducted in conformity with Virginia law.

NOW, THEREFORE, BE IT RESOLVED that the Board of Supervisors of James City County, Virginia, hereby certifies that, to the best of each member's knowledge: i) only public business matters lawfully exempted from open meeting requirements by Virginia law were discussed in the closed meeting to which this certification resolution applies; and ii) only such public business matters were heard, discussed, or considered by the Board as were identified in the motion, Section 2.2-3711(A)(1) of the Code of Virginia and pertaining to the consideration of a personnel matter involving the position of County Attorney.

Michael J. Hipple
Chairman, Board of Supervisors

ATTEST:

Bryan J. Hill
Clerk to the Board

	VOTES		
	<u>AYE</u>	<u>NAY</u>	<u>ABSTAIN</u>
MCGLENNON	_____	_____	_____
LARSON	_____	_____	_____
ONIZUK	_____	_____	_____
SADLER	_____	_____	_____
HIPPLE	_____	_____	_____

Adopted by the Board of Supervisors of James City County, Virginia, this 23rd day of February, 2016.

022316bos-ex-res2

RESOLUTION

CERTIFICATION OF CLOSED MEETING

WHEREAS, the Board of Supervisors of James City County, Virginia, (Board) has convened a closed meeting on this date pursuant to an affirmative recorded vote and in accordance with the provisions of the Virginia Freedom of Information Act; and

WHEREAS, Section 2.2-3711 of the Code of Virginia requires a certification by the Board that such closed meeting was conducted in conformity with Virginia law.

NOW, THEREFORE, BE IT RESOLVED that the Board of Supervisors of James City County, Virginia, hereby certifies that, to the best of each member's knowledge: i) only public business matters lawfully exempted from open meeting requirements by Virginia law were discussed in the closed meeting to which this certification resolution applies; and ii) only such public business matters were heard, discussed, or considered by the Board as were identified in the motion, Section 2.2-3711(A)(1) of the Code of Virginia and pertaining to the performance of the County Administrator.

Michael J. Hipple
Chairman, Board of Supervisors

ATTEST:

Bryan J. Hill
Clerk to the Board

	VOTES		
	<u>AYE</u>	<u>NAY</u>	<u>ABSTAIN</u>
MCGLENNON	_____	_____	_____
LARSON	_____	_____	_____
ONIZUK	_____	_____	_____
SADLER	_____	_____	_____
HIPPLE	_____	_____	_____

Adopted by the Board of Supervisors of James City County, Virginia, this 23rd day of February, 2016.

022316bos-ex-res3

ITEM SUMMARY

DATE: 2/23/2016

TO: The Board of Supervisors

FROM: Teresa J. Fellows, Administrative Coordinator

SUBJECT: Adjourn until Regular Meeting

REVIEWERS:

Department	Reviewer	Action	Date
Board Secretary	Fellows, Teresa	Approved	2/15/2016 - 4:26 PM